

III. BENEFITS

The Social Security Act incorporated no standards for benefits in the Federal-State system of unemployment insurance. Hence there is no central pattern of benefit provisions comparable to that in coverage and financing. The States have developed quite diverse and complex formulas for determining workers' benefit rights.

The interrelationship between the various factors on which these benefit rights depend—the amount of employment and wages required to qualify an individual for benefits, the period for earning such wages, the method of computing the weekly benefit amount, and the method of determining the length of time for which benefits may be paid—is so close that it is important to take into consideration all the interdependent factors in comparing the benefit formulas of different State laws. While each factor is analyzed separately, in the main, the discussion at various points indicates the relationships to other factors, and table 25 summarizes the principal benefit provisions.

Under all State unemployment insurance laws, a worker's benefit rights depend on his experience in covered employment in a past period of time, called the "base period." The period during which the weekly rate and the duration of benefits determined for a given worker apply to him is called his "benefit year."

The qualifying wage or employment provisions attempt to measure the worker's attachment to the labor force. To qualify for benefits as an insured worker, a claimant must have earned a specified amount of wages or must have worked a certain number of weeks or calendar quarters in covered employment within the base period, or must have met some combination of wage and employment requirements. He must also be free from disqualification for any of the causes discussed in detail in chapter IV. All States, except Delaware, Maryland, Nevada, and North Carolina, require a claimant to serve a waiting period before his unemployment may be compensable.

All States determine an amount payable for a week of total unemployment as defined in the State law. Usually a week of total unemployment is a week in which the claimant performs no work and with respect to which no remuneration is payable. In a few States, specified small amounts of odd-job earnings are disregarded in determining a week of unemployment. In most States a worker is partially unemployed in a week of less than full-time work when he earns less

Table 16.—Base period and benefit year

State	Base period				Benefit year		
	Uniform calendar year (4 States)	Individual		Other (10 States)	Uniform beginning (4 States)	Individual beginning	
		First 4 of last 5 (33 States)	Last 4 (5 States)			Week of valid claim (43 States)	Other (5 States)
Alabama.....		X				X	
Alaska.....		X				X	
Arizona.....		X ¹				X	
Arkansas.....		X					Calendar quarter valid claim filed.
California.....				X ²		X ³	
Colorado ⁴			X				Calendar quarter valid claim filed. ⁵ (*)
Connecticut.....		X					
Delaware.....		X				X	
District of Columbia.....		X				X	
Florida.....		X				X ³	
Georgia.....		X				X ³	
Hawaii ⁶			X			X	
Idaho.....	X				July—1st week.		
Illinois.....				X ²		X	
Indiana.....		X				X	
Iowa.....		X				X	
Kansas.....		X				X	
Kentucky.....		X				X	
Louisiana.....		X				X	
Maine.....	X				Apr. 1.....		
Maryland.....		X				X	
Massachusetts ⁴				X ⁷			Sunday preceding filing of claim.
Michigan ⁴				X ⁷		X ³	
Minnesota.....		X				X	
Mississippi.....		X				X	
Missouri.....		X				X	
Montana.....		X				X	
Nebraska ⁴			X			X	
Nevada.....		X ¹				X	
New Hampshire.....	X				Apr. 1.....		
New Jersey ⁴		X		X ⁷		X ³	
New Mexico.....		X		X ⁷		X	
New York ⁴				X ⁷			Monday after valid claim filed. ⁵
North Carolina.....				X ²		X ³	
North Dakota.....		X				X	
Ohio ⁴			X			X ³	
Oklahoma.....		X				X	
Oregon.....		X ³				X	
Pennsylvania.....		X				X ³	
Puerto Rico.....		X				X	
Rhode Island ⁴				X ⁷		X	
South Carolina.....		X				X	
South Dakota.....		X				X	
Tennessee.....		X ¹				X	
Texas.....		X				X	
Utah ⁴			X			X ³	
Vermont ⁴				X ⁷		X	
Virginia.....		X				X	
Washington.....	X				July—1st week.		
West Virginia.....		X				X	
Wisconsin ⁴				X ⁷		X ³	
Wyoming ⁴		X				X ³	

¹ Last 4 completed calendar quarters following previous base period when new benefit year overlaps preceding benefit year (Arizona); last 4 quarters preceding benefit year if 1 quarter has been used in a previous determination (Nevada and Tennessee).

² 4 quarters ending 4 to 7 calendar months before benefit year.

³ Benefit year begins only if claimant is not disqualified (Michigan); is not disqualified and has at least 1 effective day (New York); is able to work and available for work (New York, Pennsylvania, and Utah); is unemployed (California, Connecticut, Florida, Georgia, Michigan, New Jersey, North Carolina, Ohio, Pennsylvania, and Wisconsin); has not misrepresented a material fact with respect to able-and-available requirements or reason for his unemployment (Wyoming).

⁴ Wage data for determining benefit rights are obtained on a request basis after worker files claim.

⁵ If claimant has not completed a compensable period, he may request redetermination of benefit rights and cancellation of current benefit year (Michigan). Benefit year is canceled if all or remainder of claimant's benefit rights in current benefit year are canceled (Colorado and Michigan).

(Footnotes continued on page 49)

than his weekly benefit amount. He receives as benefits for such a week the difference between his weekly benefit amount and his earnings, with usually a small allowance as a financial inducement to take short-time work.

Since 1937, when the Bureau of Internal Revenue began collecting quarterly reports of individual workers' wages for use of the Bureau of Old-Age and Survivors Insurance, most States have been collecting similar reports of quarterly wages and have based benefits on these reports. Thirteen States do not maintain wage records of all covered workers, but obtain the data needed for determining benefit rights of claimants after a claim is filed (table 16, footnote 4).

Thirty-six States use the earnings in the highest quarter of the base period as a basis for computing weekly benefits. Eight States use a percentage of annual wages and eight, an average weekly wage, as a basis for computing the benefit rate. In 11 States, the weekly benefit is augmented by a dependents' allowance for workers with specified types and number of dependents; in 2 of these, only for workers in the higher wage brackets.

The maximum amount of benefits which a claimant may receive in a benefit year is expressed in terms of dollar amounts, usually equal to a specified number of weeks of benefits for total unemployment. A partially unemployed worker may thus draw benefits for a greater number of weeks. In 10 States all eligible claimants have the same potential weeks of benefits; in the other States, potential duration of benefits varies with the claimant's wages or employment in the base period, up to a specified number of weeks of benefits for total unemployment.

More detail on all these subjects is given below.

Base Period and Benefit Year

A worker's benefit rights are determined on the basis of his employment in covered work over a prior period, called the "base period." Benefit rights remain fixed for a period called the "benefit year." The waiting period also is measured in or with respect to a benefit year.

Types of benefit years.—The "benefit year" is usually a 1-year period or a 52-week period during which a worker may receive his

(Footnotes for table 16)

⁶ Period beginning with week of valid claim, continuing for that quarter, the next 3 quarters and the remainder of any incomplete calendar week.

⁷ 52 weeks preceding benefit year (Massachusetts, Michigan, Vermont, and Wisconsin); ending with the 2d week preceding benefit year (New Jersey and Rhode Island); preceding filing of valid original claim (New York).

⁸ First 4 of last 6 completed calendar quarters preceding benefit year.

⁹ Base period may be extended if claimant was incapable of work during the greater part of a calendar quarter (Oregon); had no earnings in a week because of sickness or disability (Vermont). In Oregon, extension is limited to 4 quarters. In Wisconsin, base period and benefit year are lengthened by the number of weeks in excess of 7 in the base period and 17 in the benefit year, respectively, for which the claimant received dismissal or termination pay, or temporary total disability payments under workmen's compensation law.

Table 17.—Wage and employment requirements to qualify for benefits

State	Qualifying formula			Wages required for minimum benefit	
	Employment	Wages	Distribution of wages	Base period	High quarter
Alabama		1½ x high-quarter wages.	(1)	\$331.50	\$221.00
Alaska		1½ x high-quarter wages.	(1)	500.00	300.00
Arizona		30 x wba ¹	2 quarters	300.00	450.00
Arkansas		30 x wba	2 quarters	600.00	420.00
California		(2)	(2)	300.00	210.00
Colorado		30 x wba	2 quarters	276.00	130.00
Connecticut		Flat	2 quarters	400.00	288.00
Delaware		30 x wba	2 quarters	150.00	365.00
Dist. of Columbia		1½ x high - quarter wages. ^{1 4}	2 quarters	750.00	
Florida	20 weeks ⁵	(2)	(1)	250.00	200.00
Georgia		36 x wba	2 quarters	300.00	192.01
Hawaii		30 x wba	8 x wba in last 2 quarters.	343.75	250.00
Idaho		33+38+x wba	2 quarters	300.00	
Illinois		Flat	\$175 in quarters other than high quarter.	572.00	
Indiana		Flat	\$150 in last 2 quarters	250.00	
Iowa		Flat	\$100 in a quarter other than high quarter.	300.00	
Kansas		30 x wba	2 quarters	300.00	
Kentucky		1¾ x high-quarter wages.	8 x wba in last 2 quarters.	343.75	250.00
Louisiana		30 x wba	2 quarters	300.00	
Maine		Flat	2 quarters	400.00	
Maryland		1½ x high - quarter wages. ^{2 4}	2 quarters	360.00	
Massachusetts		Flat		700.00	
Michigan	14 weeks ⁶	(2)	(1)	210.14	
Minnesota		Flat		520.00	
Mississippi		36 x wba	2 quarters	288.00	130.01
Missouri	17 weeks ⁶	(2)	(1)	255.00	
Montana		1½ x high-quarter wages ⁴	(1)	427.50	285.00
Nebraska		Flat	\$200 in a quarter other than high quarter.	600.00	200.00
Nevada		30 x wba ²		240.00	
New Hampshire		Flat	\$100 in each of 2 quarters.	600.00	
New Jersey	17 weeks ⁶	(2)	(1)	255.00	
New Mexico		27+29+x wba		300.00	156.00
New York	20 weeks ^{6 7}	(2)	(1)	300.00	
North Carolina		Flat	2 quarters	550.00	
North Dakota		40 x wba	2 quarters	600.00	
Ohio	20 weeks ⁶	(2)	(1)	400.00	
Oklahoma		1½ x high-quarter wages ⁴	(1)	300.00	
Oregon	20 weeks ⁶	(2)	(1)	700.00	
Pennsylvania		32-45+ x wba ¹		320.00	120.00
Puerto Rico		21+30 x wba ²	2 quarters	150.00	50.00
Rhode Island	20 weeks ^{6 8}	(2) (2)	(1)	400.00	
South Carolina		1½ x high-quarter wages.	(1)	300.00	180.00
South Dakota		Flat	2 quarters	600.00	250.00
Tennessee		36 x wba ¹	(1)	432.00	288.01
Texas		Flat ⁴	\$125 in a quarter other than high quarter.	375.00	250.00
Utah	19 weeks ⁴	(2)	(1)	700.00	
Vermont	20 weeks ⁶	(2)	(1)	400.00	
Virginia		38 x wba		450.00	
Washington		Flat		800.00	
West Virginia		Flat		700.00	
Wisconsin	18 weeks ^{6 7}	(2)	(1)	288.00	
Wyoming	26 weeks ⁶	1½ x high - quarter wages. ^{4 6}	(1)	468.00	250.00

¹ Qualifying wage or employment automatically requires wages in at least 2 quarters for all claimants. Additional requirement at maximum weekly benefit: \$100 outside high quarter (Montana); 1.4 times high-quarter wages (Tennessee).

² If claimant failed to meet qualifying requirement for weekly benefit amount computed on his high-quarter wages but does meet the qualifying requirement for next lower bracket, he is eligible for lower weekly benefit; District of Columbia provides a stepdown of 2 brackets and Maryland, 3 brackets; Puerto Rico has an unlimited stepdown provision.

³ To qualify for minimum weekly benefit, \$600 to \$750, according to schedule (approximately 1½ times high-quarter wages); otherwise, a flat amount of \$750 (California). If base-period wages are less than \$600, claimant must have earned wages in 18 weeks, or more than 50 percent of such earnings must have been in full-time employment in a full-time occupation in a full-time industry (Pennsylvania).

⁴ The multiple (1½) is not applied to the individual's high-quarter wages in District of Columbia, Maryland, and Wyoming, but the qualifying amount, shown in a schedule, is computed at the upper limit of each wage bracket (assuming a normal interval at the maximum benefit amount); and in Montana, at the lower limit of each wage bracket.

(Footnotes continued on page 51)

annual benefits. Forty-eight States have what is called an "individual benefit year" in that its beginning for any individual claimant is related to the date of his unemployment and the filing of a claim (table 16). In four other States a potential benefit year begins for all claimants at a date specified in the law. If a claimant first files his claim toward the end of such a "uniform benefit year," his benefit rights for that benefit year will expire shortly. Ordinarily, however, he will be eligible for benefits in a new benefit year, at the same or a different rate.

In 43 of the 48 States with individual benefit years, the benefit year begins with the week in which a worker first files a claim which is valid in terms of a wage qualification (table 17). In Arkansas and Colorado the benefit year begins with the quarter in which a claim is first filed; in Connecticut it begins with the week in which a valid claim is filed and continues for that calendar quarter, the next 3 calendar quarters, and the remainder of any incomplete calendar week at the end of such period; in these three States the effective benefit year may be 40 to 52 weeks. In Massachusetts the benefit year begins on the Sunday preceding the filing of a valid claim, and in New York, on the first Monday after the filing of a valid original claim. Under 13 State laws a benefit year does not begin until the claimant meets not only the wage or employment requirements but also meets one or more additional requirements. (See table 16, footnote 3.) Michigan and New York require that a benefit year can begin only if the claimant is not subject to any disqualification or suspension of benefits; hence, when a claimant is disqualified, no benefit year may begin until the disqualification runs out, at which time his early weeks of employment will have passed out of the base period.

Types of base periods.—Base periods also are "individual" or "uniform." In the former type, included in 48 State laws, the date establishing the beginning and ending of the base period depends on when the worker first applies for benefits or first begins drawing benefits, that is, on the beginning of the benefit year; in the latter type, included

(Footnotes for table 17)

¹ Requirement, expressed as 20 times an average weekly wage of at least \$20 in base period, is equivalent to 20 weeks of employment with wages averaging at least \$20.

² Weeks of employment with wages of at least \$15.01 (Michigan), \$15 (Missouri and New Jersey), and \$20 (Ohio, Rhode Island, Utah, and Vermont); with average wage of at least \$15 (New York), \$20 (Oregon), and \$16 (Wisconsin); with at least 24 hours of work and \$18 wages in each week (Wyoming).

³ If claimant does not meet regular qualifying requirement, he can qualify in New York if he has 15 weeks of employment in the 52-week period and a total of 40 weeks of employment in the 104-week period preceding the benefit year; and in Wisconsin, if he has 14 weeks of employment in the 52-week period and (a) a total of 55 weeks of employment in the 104-week period preceding the benefit year; and (b) after June 1964, a total of 55 weeks in the 52-week period plus any base period which ended not more than 10 weeks before the start of the 52-week period (Wisconsin).

⁴ Alternative flat-amount requirement of \$3,000 in base period (Oklahoma); \$1,200 in base period (Rhode Island); and \$450 in base period with at least \$50 in each of 3 quarters or \$1,000 in 1 quarter (Texas).

in 4 State laws, the beginning and ending dates of the base period are fixed in the law and are the same for all workers. A 4-quarter or 52-week period is used in all States. The four States with a uniform benefit year have a uniform calendar-year base period.

In all States the base period is used for determination of qualifying wages or employment, weekly benefit amount, and duration of benefits, although in 36 States the weekly benefit amount is computed from wages in only 1 quarter of the period (table 19). In some States, certain distribution of base-period wages within the quarters of the base period is required (table 17).

Lag between base period and benefit year.—In Colorado, Massachusetts, Michigan, Vermont, and Wisconsin, there is no lag between the end of the base period and the beginning of the benefit year; in New York, there is a lag of only 1 week; and in New Jersey and Rhode Island, of only 2 weeks. In four of the States (table 16) in which the base period is the last 4 quarters prior to the benefit year and the benefit year begins with the week of a valid claim, the lag is less than 1 quarter; in Arkansas, 1 quarter. In 32 States in which the base period is the first 4 of the last 5 completed calendar quarters prior to the benefit year, there is a lag period of 3 to 6 months. In California and Illinois the lag is 4 to 7 months. In North Carolina, in which the base period is the first 4 of the last 6 completed calendar quarters prior to the benefit year, there is a lag period of 6 to 9 months.

In the four States with uniform base periods and uniform benefit years, the lag between the end of the base period and the beginning of the benefit year is 3 or 6 months. However, the lag between the end of the base period and an individual's unemployment may be almost 12 months longer; i.e., almost 15 or 18 months.

Claimants who exhaust their benefits before the end of a benefit year must wait until a new benefit year before they can again draw benefits based on a new base period. In eleven States, no claimant can qualify for benefits in a second benefit year unless he has had some employment since the beginning of the preceding benefit year: In Massachusetts, Michigan, Vermont, and Wisconsin, because there is no lag between the base period and a benefit determination; in Nebraska, New Jersey, New York, Ohio, Rhode Island, Utah, and Wyoming, because the lag is too short to permit any individual to meet the employment qualification. In Colorado unusually high earnings in the calendar quarter in which the first benefit year begins and in Hawaii, similar earnings in the lag quarter may qualify a few individuals for benefits in the second benefit year. Twenty-one other States¹ have

¹ Alabama, California, Connecticut, Delaware, District of Columbia, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Minnesota, Missouri, North Carolina, North Dakota, Pennsylvania, South Carolina, South Dakota, Tennessee, and Vermont.

special qualifying requirements for a second benefit year; these are discussed on pages 55 and 56.

Qualifying Wages or Employment

All States require that an individual must have earned a specified amount of wages or must have worked for a certain period of time within his base period, or both, to qualify for benefits. The purpose of such qualifying requirements is to admit to participation in the benefits of the system only such workers as are genuinely attached to the labor force of covered workers.

Multiple of the weekly benefit or high-quarter wages.—Thirteen States express their earnings requirements in terms of a specified multiple of the weekly benefit amount; Idaho, New Mexico, Pennsylvania, and Puerto Rico have weighted schedules which require varying multiples for varying weekly benefits. Four of the 17 States have a "stepdown" provision under which a claimant who has not earned the required multiple of his weekly benefit can qualify for a lower benefit amount if his base-period wages are equal to the qualifying amount for the lower benefit bracket. (See table 17, footnote 2.)

All States with a wage qualification in terms of a multiple of weekly benefits have a weekly benefit formula based on high-quarter wages. (See p. 59.) The multiple used in the qualifying wage formula (21+ to 45+ but typically 30) is greater than the denominator in the fraction used in computing the weekly benefit (table 25). In these States the formula automatically requires wages in at least two quarters of the base period except for those claimants who qualify for the maximum weekly benefit.

Seven (Arizona, Arkansas, Georgia, Idaho, Mississippi, North Dakota, and Puerto Rico) of the States with a qualifying requirement of a multiple of the weekly benefit add a specific requirement of wages in at least two quarters which applies especially to workers with large high-quarter wages and maximum weekly benefits. The Tennessee law specifies that a claimant at the maximum weekly benefit amount must have base-period earnings equal to 1.4 times his high-quarter wages. Thus, all claimants in Tennessee must have earnings in at least two quarters.

Alabama, District of Columbia, Maryland, Montana, Oklahoma, South Carolina, and Wyoming require $1\frac{1}{2}$ times high-quarter wages; Alaska requires $1\frac{1}{4}$ times high-quarter wages; Kentucky requires $1\frac{3}{8}$ times high-quarter wages, and of these States the District of Columbia and Maryland have stepdown provisions. The District of Columbia, Maryland, Montana, and Wyoming specify in a benefit schedule the amount of base-period wages required for each weekly benefit amount, rather than compute the amount by multiplying the individual's high-quarter wages by $1\frac{1}{2}$. (See table 17, footnote 4.)

Thus, at the maximum weekly benefit amount, an individual might meet the qualifying requirement with earnings in one quarter—except in Montana (which requires \$100 outside the high quarter) and Wyoming (which requires, in addition, 26 weeks of employment).

Eighteen States with a high-quarter formula have an additional requirement of a specified minimum amount of earnings (\$50–365) in the high quarter, out of minimum base-period earnings of \$150–\$600 (last column, table 17). Such provisions tend to eliminate from benefits part-time workers and low-paid workers whose average weekly earnings might be less than the State's minimum benefit.

Flat qualifying amount.—Fifteen States have a flat minimum qualifying wage. These States include six of the eight States with an annual-wage formula for determining the weekly benefit (p. 61), and nine States with a high-quarter-wage benefit formula. In all these States any worker earning the specified amount or more within the base period is entitled to some benefits, but the flat qualifying amount (ranging from \$250 to \$800) qualifies for only limited amounts of benefits. The qualifying amounts for higher weekly benefits are included in the quarterly or annual amounts which entitle a claimant to higher weekly benefits and more weeks of benefits, according to the details of the formulas (tables 19 and 23).

Of the nine States with a flat qualifying amount and a high-quarter formula, Connecticut, Illinois, Iowa, Nebraska, and South Dakota require wages in more than one quarter to qualify for any benefits: Connecticut and South Dakota require wages in at least two quarters; Illinois requires wages of \$175 in quarters other than the high quarter; Iowa requires wages of \$100 in a quarter other than the high quarter; Nebraska, wages of at least \$200 in each of 2 quarters, with a total of \$600 in the base period. In Texas all claimants, except those with wages of \$1,000 in one quarter, must have wages in two or more quarters. California requires wages in at least two quarters for those claimants whose base-period wages are less than \$750. Indiana requires wages in one quarter only for those claimants whose wages are earned in the third or fourth quarter of the base period. Massachusetts requires wages in more than one quarter to qualify for maximum weeks of benefits, except for the unusual claimants who earn in one quarter the base-period wages necessary for the maximum weekly benefit amount and the maximum duration (table 23).

Weeks of employment.—Michigan, Missouri, New Jersey, New York, Ohio, Rhode Island, Vermont, and Wisconsin require that an individual must have worked a specified number of weeks with at least a specified weekly wage. Michigan counts only weeks with wages of \$15.01 or more; Missouri and New Jersey, \$15 or more; Ohio, Rhode Island, and Vermont, \$20 or more; New York, weeks with an average of \$15 or more; Wisconsin, \$16 or more, and Wyoming, 26

weeks of employment (24 hours and \$18 in each week). Rhode Island has an alternate qualifying requirement of \$1,200 in the base period. This type of requirement is different from the requirements in Oregon and Utah. Oregon requires at least \$700 and 20 weeks averaging \$20 or more; Utah, \$700 and 19 weeks with \$20 in each week. Florida requires wages of 20 times the individual's average weekly wage in the base period, which must be at least \$20.

The minimum base-period wages required for minimum benefits under the various formulas may be summarized as follows:

Qualifying amount	Number of States	Qualifying amount	Number of States
\$150 -----	2	\$400, less than \$500-----	11
\$200, less than \$250-----	3	\$500, less than \$600-----	4
\$250, less than \$300-----	7	\$600, less than \$700-----	5
\$300, less than \$350-----	12	\$700, less than \$800-----	5
\$350, less than \$400-----	2	\$800 -----	1

Such a summary necessarily disregards all the requirements concerning distribution of earnings and length of employment presented in table 17.

Requalifying requirements.—Twenty-one States place limitations on the use of lag-period wages for the purpose of qualifying for benefits in a second benefit year (p. 52). The purpose of these special provisions is to prevent benefit entitlement in 2 successive benefit years following a single separation from work; the provisions generally require wages more recent than the lag period, either in addition to or as part of the usual base-period wages requisite to establishing a benefit year. The Illinois law does more than restrict the use of lag-period wages; it requires a specified amount of wages after an individual has drawn 26 weeks of benefits in a claims series, which may occur in 1 benefit year or may overlap 2 benefit years. The special qualifying provisions are summarized below:

State	Qualifying provisions applicable in establishing a benefit year when base-period wages include wages in the period between a prior base period and benefit year, 21 States.
Alabama -----	8 times weekly benefit amount subsequent to beginning of preceding benefit year.
California -----	Wages in covered work within preceding benefit year sufficient to meet regular qualifying requirement (\$600-\$750).
Connecticut -----	\$150 subsequent to beginning of preceding benefit year in which claimant drew benefits.
Delaware -----	10 times weekly benefit amount subsequent to date of last valid claim.
District of Columbia.	10 times weekly benefit amount subsequent to beginning of preceding benefit year.
Georgia -----	8 times weekly amount subsequent to beginning of preceding benefit year.
Idaho -----	30 days' bona fide work after exhausting a benefit series.

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Qualifying provisions applicable in establishing a benefit year when base-period wages include wages in the period between a prior base period and benefit year, 21 States.

<i>State</i>	
Illinois -----	If claimant has drawn 26 weeks of full benefits without intervening work in 3 weeks, 3 times weekly benefit amount in covered or noncovered work.
Indiana -----	\$150 in last 2 quarters of base period (applicable to any benefit year).
Iowa -----	\$100 in wages in covered work subsequent to beginning of preceding benefit year in which claimant drew benefits.
Kansas -----	8 times weekly benefit amount in covered work subsequent to date of last valid claim.
Kentucky -----	8 times weekly benefit amount in last 2 quarters of base period (applicable to any benefit year).
Maryland -----	10 times weekly benefit amount in covered work in Maryland subsequent to beginning of preceding benefit year.
Minnesota -----	4 times weekly benefit amount in last 2 quarters of base period if wages prior to date of last valid claim are included.
Missouri -----	5 times weekly benefit amount in covered work, or 10 times weekly benefit amount in noncovered work, subsequent to date of last valid claim.
North Carolina----	10 times weekly benefit in covered work subsequent to beginning of preceding benefit year in which claimant exhausted benefits.
North Dakota-----	10 times weekly benefit in covered work subsequent to date of last valid claim.
Pennsylvania-----	For initial claims filed within 90 days after end of a benefit year in which claimant exhausted benefits and in last 51 weeks of which he had no work (covered or noncovered), he must have, subsequent to such exhaustion of benefits, registered for work in public employment office at least once every 60 days and not refused suitable work.
South Carolina----	8 times weekly benefit amount for single covered employer in South Carolina subsequent to beginning of preceding benefit year in which claimant exhausted benefits.
South Dakota-----	4 times weekly benefit amount subsequent to beginning of preceding benefit year.
Tennessee-----	4 times weekly benefit amount in covered work since beginning of preceding benefit year.

Waiting Period

All States, except Delaware, Maryland, Nevada, and North Carolina, require a waiting period of 1 week of total unemployment before benefits are payable. The waiting period is a noncompensable period of unemployment in which the worker must have been otherwise eligible for benefits (table 18).

In 42 States the waiting-period requirement in terms of weeks of partial unemployment is the same as in weeks of total unemployment. In three States, 2 weeks of partial unemployment are counted as 1 week of total unemployment, except that in Alabama and New Hampshire, a week of partial unemployment meets the waiting-period requirement if it is followed by a week of total unemployment. In New

York the four "effective days" which constitute the waiting period may be accumulated in 1, 2, 3, or 4 weeks. In these 46 States a waiting period served in weeks of total or of partial unemployment qualifies alike for benefits for total or partial unemployment. In West Virginia no waiting period is required for benefits for partial unemployment, and the waiting period for benefits for total unemployment is in terms of weeks of total unemployment. Montana, which pays no benefits for weeks of partial unemployment as such, also has its waiting period requirement in terms of weeks of total unemployment.

In five States the waiting period becomes compensable after specified conditions occur: in Hawaii when benefits are payable for each of 12 consecutive weeks; in New Jersey when benefits are payable for the third consecutive week; in Michigan, if a claimant commences other suitable full-time employment within 4 weeks after being laid off

Table 18.—Waiting-period requirements

State	Initial waiting period		In new benefit year		State	Initial waiting period		In new benefit year	
	Weeks of total unemployment ¹	Weeks of partial unemployment ²	Not to interrupt consecutive weeks of benefits	May be served in last week of old year		Weeks of total unemployment ¹	Weeks of partial unemployment ²	Not to interrupt consecutive weeks of benefits	May be served in last week of old year
Ala.....	1	³ 2	X	-----	Mont.....	1	(⁴)	X	-----
Alaska.....	1	1	X	-----	Nebr.....	1	1	X	X
Ariz.....	1	1	X	X	Nev.....	0	0	-----	-----
Ark.....	1	1	-----	-----	N.H.....	1	⁵ 2	X	X
Calif.....	1	1	X	X	N.J.....	⁶ 1	⁶ 1	-----	-----
Colo.....	1	1	X	-----	N. Mex.....	1	1	X	-----
Conn.....	1	1	X	-----	N. Y.....	⁶ 1	⁶ 2-4	-----	-----
Del.....	0	0	-----	-----	N. C.....	0	0	-----	-----
D. C.....	1	1	-----	-----	N. Dak.....	1	1	X	-----
Fla.....	1	1	-----	-----	Ohio.....	1	1	-----	-----
Ga.....	1	1	-----	-----	Okla.....	1	1	X	-----
Hawaii.....	⁴ 1	⁴ 1	X	-----	Oreg.....	1	1	X	X
Idaho.....	1	1	X	X	Pa.....	⁷ 1	⁷ 1	-----	-----
Ill.....	1	1	X	X	P. R.....	1	1	X	-----
Ind.....	1	1	-----	-----	R. I.....	⁷ 1	⁷ 1	X	X
Iowa.....	1	2	-----	-----	S. C.....	1	1	-----	-----
Kans.....	1	1	-----	-----	S. Dak.....	1	1	-----	-----
Ky.....	1	1	-----	-----	Tenn.....	1	1	X	-----
La.....	⁴ 1	⁴ 1	X	-----	Tex.....	⁴ 1	⁴ 1	-----	-----
Maine.....	1	1	X	X	Utah.....	1	1	-----	-----
Md.....	0	0	-----	-----	Vt.....	1	1	X	X
Mass.....	1	1	-----	X	Va.....	1	1	-----	-----
Mich.....	⁴ 1	⁴ 1	X	-----	Wash.....	1	1	-----	-----
Minn.....	1	1	-----	-----	W. Va.....	1	(⁸)	-----	-----
Miss.....	1	1	X	X	Wis.....	1	1	-----	-----
Mo.....	1	1	-----	-----	Wyo.....	1	1	-----	-----

¹ See p. 47 for definition of total unemployment.

² See p. 47 for definition of partial unemployment.

³ A week of partial unemployment meets waiting-period requirements if followed by a week of total unemployment.

⁴ Waiting week becomes compensable after 12 consecutive weeks of compensable unemployment immediately following the waiting period (Hawaii); after 3 such weeks (New Jersey); after 6 consecutive weeks of unemployment (Louisiana); if claimant, laid off indefinitely or for more than 4 weeks, has accepted and commenced suitable work with another employing unit within first 4 weeks following layoff (Michigan); after receipt of benefits equaling 4 times the weekly benefit amount (Texas).

⁵ No payment of partial benefits as such; see table 20.

⁶ Waiting period is 4 effective days, either wholly within the week of an original valid claim or partly within such week and partly within the benefit year initiated by such claim.

⁷ Waiting period may be suspended if unemployment results directly from a disaster for which the Governor has declared a state of emergency.

⁸ Waiting-period requirement is in terms of total unemployment only; no waiting period required for benefits for partial unemployment.

indefinitely or for a definite period of more than 4 weeks; in Louisiana, if a claimant has been unemployed for 6 weeks or longer; and in Texas, if claimant has received benefits equaling 4 times his weekly benefit amount. The waiting period requirement may be suspended in New York, Pennsylvania, and Rhode Island when unemployment results directly from a disaster and the Governor declares the existence of a state of emergency.

In all States the waiting period is served in or with respect to a benefit year. Twenty-four States provide that there shall be no interruption of benefits for consecutive weeks of unemployment continuing into a new benefit year (table 18); in these States the waiting-period requirement has to be met if, later in the new benefit year, the claimant is again unemployed. Twelve States provide that the waiting period may be served in the last week of the old benefit year. Three of these are States with a uniform benefit year where without such a provision a worker whose unemployment began in the week prior to the beginning of the benefit year would have no credit for such a week. In all these States a worker who had exhausted benefit rights for the benefit year and who remained unemployed or again became unemployed before the beginning of the new benefit year could serve a waiting period in the last week of the old benefit year.

The waiting-period requirements may be summarized as follows:

<i>Provisions</i>	<i>Number of States</i>
No waiting period.....	4
1 week of total or partial unemployment which may become compensable...	5
1 week of total or partial unemployment within benefit year.....	37
1 week of total or 2 or more of partial unemployment within benefit year...	4
1 week of total unemployment within benefit year.....	2

Weekly Benefit Amount

All States except New York measure unemployment in terms of weeks. Thirty-nine States determine eligibility for unemployment benefits on the basis of the calendar week (Sunday through the following Saturday); 12 States² pay benefits on the basis of a "flexible week," which is a period of 7 consecutive days beginning with the first day for which the claimant becomes eligible for the payment of unemployment benefits. In many States the claims week is adjusted to coincide with the employer's payroll week when a worker files a benefit claim for partial unemployment. The claims week in New York runs from Monday through the following Sunday.

A week of total unemployment is commonly defined as one in which the individual performs no services and with respect to which no

² Delaware, Kentucky, Louisiana, Minnesota, New Jersey, North Carolina, Pennsylvania, South Carolina, South Dakota, Texas, Virginia, and Washington.

remuneration is payable to him. However, in six States a worker is considered totally unemployed in a week even though he earns certain small amounts of wages. In New Hampshire \$3 from any source is disregarded; in New Jersey, the greater of \$5 or one-fifth of the benefit amount; in Rhode Island, \$5 from any source; in Vermont, \$10 from any source; in Texas the greater of \$5 or one-fourth of the benefit amount; and in Montana, \$15 or not more than a day's work of 8 hours, whichever is greater.

In New York, unemployment is measured in days and benefits are paid for each accumulation of effective days within a week. An "effective day" is defined as the fourth and each subsequent day of total unemployment in a week beginning on Monday in which the claimant earns not more than \$50. A full week of total unemployment results in the accumulation of 4 effective days; a week with 4 to 6 days of unemployment, in an accumulation of 1 to 3 days. In this discussion, amounts for New York are converted to weeks.

Formulas for computing weekly benefits.—Under all State laws the weekly benefit amount, i.e., the amount payable for a week of total unemployment, varies with the worker's past wages within certain minimum and maximum limits.³ The period of past wages used and the formulas for computing benefits from these past wages vary greatly among the States. In most of the States the formula is designed to compensate for a fraction of the full-time weekly wage, i.e., for a fraction of wage loss, within the limits of minimum and maximum benefit amounts. Eleven States provide additional allowances for certain types of dependents (tables 21 and 22).

Most of the States (36) use a formula which bases benefits on wages in that quarter of the base period in which wages were highest (table 19). This calendar quarter has been selected as the period which most nearly reflects full-time work. A worker's weekly benefit rate, intended to represent a certain proportion of average weekly wages in the higher quarter, is computed directly from these wages. In nine States the fraction of high-quarter wages is $\frac{1}{26}$. Between the minimum and maximum benefit amounts, this fraction gives workers with 13 full weeks of employment in the high-quarter 50 percent of their full-time wages. Since it has been found that, for many workers, even the quarter of highest earnings includes some unemployment, 17 States have compensated for this by using a fraction greater than $\frac{1}{26}$, as follows:

Fraction	Number of States	Fraction	Number of States
$\frac{1}{25}$ -----	13	$\frac{1}{23}$ -----	1
$\frac{1}{24}$ -----	1	$\frac{1}{20}$ -----	2

³ The only exception is the flat weekly benefit of \$5.50 which is provided for workers in the agricultural phase of the sugar industry in Puerto Rico.

Table 19.—Weekly benefits for total unemployment

State	Method of computing ¹	Rounding to—	Minimum weekly benefit ²	Maximum weekly benefit ²	Minimum wage credits required			
					For minimum		For maximum	
					High quarter	Base period	High quarter	Base period
High-quarter formula								
Ala.	1/26	Nearest \$	\$9.00	\$32.00	\$221.00	\$331.50	\$819.01	\$1,229.00
Ariz.	1/25	Higher \$	10.00	35.00	75.00	300.00	850.01	1,050.00
Ark.	1/26	Higher \$	15.00	* 35.00	112.50	450.00	910.00	1,050.00
Calif.	1/24-1/26	Nearest \$	25.00	55.00	150.00	600.00	1,410.00	1,410.00
Colo.	1/22 ⁴	Higher \$	14.00	* 48.00	105.00	420.00	1,018.44	1,440.00
Conn.	1/26+d.a.	Nearest \$	10.00-14.00	45.00-67.00	75.00	300.00	1,157.00	1,158.00
Del.	1/25	Higher 50c.	7.00	50.00	52.50	210.00	1,237.63	1,600.00
D.C.	1/23+d.a.	Higher \$	8.00-9.00	* 51.00	130.00	276.00	1,150.01	1,725.01
Ga.	1/25	Higher \$	8.00	35.00	175.00	288.00	850.00	1,260.00
Hawaii	1/25	Higher \$	5.00	55.00	37.50	150.00	1,350.01	1,650.00
Idaho	1/23-1/26	Nearest \$	17.00	* 45.00	365.00	572.00	1,144.01	1,729.00
Ill.	1/20-1/24 ¹	Nearest \$	* 10.00	* 38.00-59.00	187.50	750.00	* 878.26	* 1,053.26
Ind.	1/25	Higher \$	10.00	36.00	75.00	250.00	875.01	875.01
Iowa	1/20 ¹	Nearest \$	* 10.00	* 30.00-44.00	200.00	300.00	* 590.01	* 690.01
Kans.	1/25	Higher \$	10.00	* 46.00	75.00	300.00	1,125.01	1,380.00
Ky.	1/25	Nearest \$	12.00	40.00	250.00	343.75	987.51	1,357.83
La.	1/20	Higher \$	10.00	35.00	75.00	300.00	680.01	1,050.00
Md.	1/24+d.a.	Higher \$	10.00-12.00	38.00-46.00	192.01	360.00	888.01	1,368.00
Mass.	1/19-1/30+d.a.	Nearest \$	10.00-16.00	45.00-(?)	175.00	700.00	1,330.00	1,330.00
Miss.	1/26	Higher \$	8.00	* 30.00	130.01	288.00	754.01	1,080.00
Mo.	1/25	Higher \$	3.00	40.00	63.75	255.00	975.01	1,035.01
Mont.	1/20-1/25	Nearest \$	15.00	34.00	285.00	427.50	855.00	1,282.50
Nebr.	1/19-1/23	Nearest \$2	12.00	38.00	200.00	600.00	850.01	1,050.01
Nev.	1/25+d.a.	Higher \$	* 8.00-12.00	* 37.50-57.50	60.00	240.00	925.01	1,125.00
N. Mex.	1/26	Higher \$2	10.00	36.00	156.00	300.00	884.01	1,050.00
N. Dak.	1/26	Higher \$	15.00	* 43.00	150.00	600.00	1,092.01	1,720.00
Okla.	1/26	Higher \$	10.00	32.00	200.00	300.00	806.01	1,209.02
Pa.	1/25 or 50% of full-time weekly wage, if greater.	Nearest \$	10.00	40.00	120.00	320.00	988.00	1,825.00
P.R.	1/11-1/25	Nearest \$	7.00	16.00	50.00	150.00	390.01	480.00
S. C.	1/26 ⁴	Higher \$	10.00	* 37.00	180.00	300.00	935.01	1,404.00
S. Dak.	1/22-1/24	Nearest \$	12.00	34.00	250.00	600.00	800.00	800.01
Tenn.	1/26	Higher \$	12.00	36.00	286.01	432.00	910.01	1,296.00
Tex.	1/25	Higher \$	10.00	37.00	250.00	375.00	900.01	1,025.01
Utah	1/26	Higher \$	10.00	* 46.00	175.00	700.00	1,170.00	1,290.00
Va.	1/25	Higher \$	12.00	34.00	112.50	450.00	825.01	1,292.00
Wyo. ⁵	1/25	Higher \$	10.00	* 45.00	250.00	468.00	1,100.01	1,687.50
Annual-wage formula								
Alaska ⁶	1.8-1.1+d.a.	Nearest \$	* \$10.00-\$15.00	* \$45.00-\$70.00		\$500.00		\$4,000.00
Maine	2.1-1.2	Nearest \$	9.00	34.00		400.00		2,900.00
Minn.	2.2-1.3	Nearest \$	12.00	38.00		520.00		3,000.00
N.H.	1.8-1.3 ⁴	Nearest \$	* 12.00	* 40.00		600.00		* 3,000.00
N.C.	2.0-1.0	Nearest \$	12.00	35.00		550.00		3,600.00
Oreg.	1.25	Nearest \$	20.00	44.00		700.00		3,480.00
Wash.	2.0-1.1	Nearest \$	17.00	42.00		800.00		3,925.00
W. Va.	1.6-1.0	Nearest \$	12.00	35.00		700.00		3,650.00
Average-weekly-wage formula								
Fla.	50	Higher \$	\$10.00	\$33.00		* \$400.00		* \$1,280.20
Mich.	63-40+d.a. ¹	Nearest \$	* 10.00-12.00	33.00-60.00		* 210.14		* 1,134.14
N.J.	59-51	Higher \$	10.00	50.00		* 255.00		* 1,666.17
N.Y.	67-50	Nearest \$	10.00	50.00		* 300.00		* 1,980.00
Ohio ¹	50+d.a.	Higher \$	* 10.00-13.00	42.00-63.00		* 400.00		* 1,640.20
R.I.	50+d.a.	Higher \$	10.00-13.00	36.00-48.00		* 400.00		* 1,400.20
Vt.	50	Nearest \$	10.00	* 42.00		* 400.00		* 1,660.00
Wis.	63-51	Nearest \$	11.00	* 53.00		* 288.00		* 1,872.18

(Footnotes on page 61)

An additional two States compute the weekly benefit as a percentage of the average weekly wage in the high quarter, i.e., $\frac{1}{3}$ of high-quarter wages. In Colorado the weekly benefit is 60 percent (approximately $\frac{1}{22}$) of the average weekly wage, and in South Carolina 50 percent ($\frac{1}{20}$). If the computation in Colorado does not result in a weekly benefit amount which is 60 percent of the individual's usual full-time weekly wage, it is recomputed to yield this amount. Pennsylvania pays at the rate of 50 percent of the full-time weekly wage if the amount so derived is greater than the benefit computed as $\frac{1}{25}$ of high-quarter wages.

Eight other States use a weighted schedule, which gives a greater proportion of the high-quarter wages to lower paid workers than to those earning more. In these States the minimum fraction varies from $\frac{1}{23}$ to $\frac{1}{30}$; the maximum, from $\frac{1}{11}$ to $\frac{1}{24}$.

Eight States compute the weekly benefit as a percentage of annual wages. Seven of the eight use a weighted schedule which gives as weekly benefits a larger proportion of annual wages to the lower-paid workers. (See table 19.)

Eight States compute the weekly benefit as a percentage of the claimant's average weekly wages in the base period or in a part of the base period. In Florida, Ohio, Rhode Island, and Vermont, bene-

(Footnotes for table 19)

¹ When State uses a weighted high-quarter formula, annual-wage formula, or average-weekly-wage formula, approximate fractions or percentages are taken at midpoint of lowest and highest normal wage brackets. When additional payments are provided for claimants with dependents, the fractions and percentages shown apply to the basic benefit amounts. In States where amounts above maximum basic benefit are limited to claimants who have dependents and also have earnings in excess of amount applicable to the maximum basic benefit, the high-quarter fractions for such amounts are $\frac{1}{24}$ - $\frac{1}{26}$ (Illinois) and $\frac{1}{20}$ - $\frac{1}{25}$ (Iowa). In Michigan, benefit amounts of \$43-\$60 are available only to claimants in family classes D, E, and F with an average weekly wage higher than that required for the maximum basic weekly benefit amount. These higher benefit amounts are computed at approximately 51 percent of the average weekly wage for family class D (up to a maximum of \$47), for family class E (up to \$54), and for family class F (up to \$60). (Claimants are placed in family classes D, E, F, as follows: "D"—2 dependents, including a child, or 3 dependents other than a child; "E"—3 dependents, including a child, or 4 dependents other than a child; "F"—4 dependents, including a child, or 5 dependents other than a child.)

² When 2 amounts are given, higher figure includes dependents' allowances. Augmented amount for minimum weekly benefit includes allowance for 1 dependent child; in Michigan for 1 dependent child or 2 dependents other than a child; in Nevada the amount shown is payable only if high-quarter wage is at least \$183.34. In Ohio the amount shown is payable if there is a working spouse, otherwise \$5 is payable for either dependent spouse or child. Dependents' allowances limited in Alaska to intrastate claimants and in Illinois and Iowa to claimants with high-quarter wages in excess of those required for maximum basic weekly benefit amount. Augmented amount for maximum weekly benefit includes allowances for maximum number of dependents, in the District of Columbia, same maximum with or without dependents. In Illinois and Iowa, wage credits shown apply to claimants with no dependents; with maximum dependents, Illinois requires high-quarter wages of \$1,508.26 and base-period wages of \$1,683.26 and Iowa requires high-quarter wages of \$1,072.51 and base-period wages of \$1,172.51. Maximum augmented payment in Massachusetts is limited to claimant's average weekly wage.

³ Up to 50 percent of the State average weekly wage in Arkansas, Colorado, District of Columbia, Kansas, North Dakota, South Carolina, Utah, Vermont, and Wyoming; 52½ percent in Idaho and Wisconsin; and 55 percent (but not more than \$30) in Mississippi.

⁴ Weekly benefit amount expressed in law as percent of average weekly wage in high quarter: 60 percent in Colorado (but if weekly benefit, thus computed, is not 60 percent of claimant's usual full-time weekly wage, it is recomputed to yield this amount); 60 percent in South Carolina (average weekly wage defined as $\frac{1}{4}$ of high-quarter wage).

⁵ Maximum weekly benefit for interstate claimant is limited: in Alaska, to \$20; in Ohio, to the average weekly benefit amount being paid at beginning of claimant's benefit year in the State in which claim is filed; and, in Wyoming, to 75 percent of amount computed under Wyoming law or the maximum weekly benefit in the State in which claim is filed, whichever is lower.

⁶ Effective Apr. 1, 1964, minimum weekly benefit amount is \$13 (1.7 percent of base-period wages); maximum is \$45 (1.2 percent of base-period wages); and \$3,600 in base-period wages is required for the maximum.

⁷ In Michigan, figured as 14 times lower limit of minimum average-weekly-wage bracket (applicable to all claimants) and of maximum wage bracket applicable to claimants with no dependents (with dependents, \$1,120.14-\$1,652.14, depending on family class). In Florida, New York, Ohio, Rhode Island, and Vermont, 20 times lower limits of minimum and maximum average-weekly-wage brackets; in New Jersey, 17 times; and in Wisconsin, 18 times.

fits at all levels are computed as 50 percent of the average weekly wage; a weighted schedule is used in the other four States.

Florida computes the average weekly wage by dividing the individual's total base period wages by the number of weeks in which the individual was paid wages for insured work. Rhode Island computes the average weekly wage by dividing total base-period wages by the number of weeks in which the claimant earned wages of at least \$20. New Jersey computes the average weekly wage by dividing the claimant's base-period wages with his most recent employer by the total number of weeks of employment with that employer if he had at least 17 such weeks during the base period; otherwise, weekly benefits are based on weeks of employment and earnings with all base-period employers. New York computes the average weekly wage by dividing total base-period wages paid by all employers by the number of weeks of employment furnished by all employers. Weeks in which the claimant earned less than \$15 are excluded from the computations unless fewer than 20 weeks of employment remain after such exclusion. Ohio computes the average weekly wage by dividing an individual's total earnings in all weeks in which he earned at least \$20 by the number of such weeks. Vermont computes the weekly benefit amount on the basis of the individual's average weekly wage in the 20 weeks of his base period in which his wages were highest.

Michigan and Wisconsin compute weekly benefits on average weekly wages from each employer separately in inverse chronological order. In Wisconsin the average weekly wage is determined by dividing the individual's weeks of employment with each employer within the base period into the gross wages paid for such employment. A substitute procedure is permitted where the resulting quotient from this computation is inequitable.

In Michigan an individual's average weekly wage is the average of his wages in the calendar weeks of his base period in which he earned wages in excess of \$15, but not less than 14 weeks or more than the most recent 39 weeks. The Michigan formula does not provide a basic benefit for a specified amount of earnings. Instead, the schedule is

arranged to show the amount which a claimant in each "family class" must earn to qualify for each weekly benefit rate. The maximum weekly benefit and the earnings required for the maximum benefit vary according to the "family class." Thus, for the maximum of \$33 for a claimant with no dependents, the schedule requires an average weekly wage of at least \$81.01; but an average weekly wage of \$80.01 is sufficient to qualify for the maximum of \$37 for a claimant with one dependent other than a child, and for the maximum of \$41 for a claimant with one dependent child (or two dependents other than a child). For additional dependents, a claimant must earn higher average weekly wages to receive the maximum benefit for his "family class."

All States round weekly benefits for total unemployment (table 19). In 49 States benefits are paid in even dollar amount; in Delaware, in 50-cent amounts; and in Nebraska and New Mexico in \$2 amounts. Nevada rounds all rates to the next higher multiple of \$1, except the maximum weekly benefit which is \$37.50.

Alaska, Ohio, and Wyoming have special provisions affecting the weekly benefit amount payable to interstate claimants. In Alaska the maximum for all claimants filing from outside the State is \$20. In Ohio the weekly benefit paid on an interstate claim is the average weekly benefit being paid at the beginning of the individual's benefit year in the State in which the claim is filed or the actual amount to which he would be entitled under the Ohio benefit formula, whichever is less. In Wyoming the weekly interstate benefit is 75 percent of the weekly benefit amount computed under the Wyoming formula or the maximum weekly benefit amount in the State in which the claim is filed, whichever is less. In all three States the maximum potential benefits of interstate claimants are reduced by the amount they would have received if the weekly claim had been filed within the State.

Minimum weekly benefit.—The minimum weekly benefits in State laws vary from \$3 to \$25. In 9 of the 11 States which pay dependents' allowances, claimants with the minimum basic benefit and the maximum dependents' allowances have benefits ranging from \$11 to \$22.

The minimum weekly benefit amounts, with and without dependents' allowances, are shown in the following summary :

<i>Minimum weekly benefit</i>	<i>Number of States ¹ with specified minimum</i>		<i>Minimum weekly benefit</i>	<i>Number of States ¹ with specified minimum</i>	
	<i>Without dependents</i>	<i>With maximum dependents</i>		<i>Without dependents</i>	<i>With maximum dependents</i>
\$3.....	1	0	\$15.....	3	1
\$5.....	1	0	\$16.....	0	1
\$7.....	2	0	\$17.....	2	0
\$8.....	4	0	\$18.....	0	1
\$9.....	2	0	\$20.....	1	1
\$10.....	24	0	\$21.....	0	1
\$11.....	1	1	\$22.....	0	1
\$12.....	9	1	\$25.....	1	0
\$14.....	1	1			

¹ No augmented benefit is shown for Illinois and Iowa, since only claimants with wages above those necessary for maximum basic weekly benefit are eligible for augmented benefits.

Maximum weekly benefit.—The maximum weekly benefit without dependents' allowances varies from \$16 to \$55, most frequently \$35. The maximum including dependents' allowances varies from \$30 to \$70, with no limit specified for Massachusetts except in terms of average weekly wage; a Massachusetts claimant with the maximum weekly benefit, an average weekly wage of \$103 and 10 or more dependent children, would receive \$103 a week.

The maximums with and without dependents' allowances are summarized below.

<i>Maximum weekly benefit</i>	<i>Number of States with specified maximum</i>		<i>Maximum weekly benefit</i>	<i>Number of States with specified maximum</i>	
	<i>Without dependents</i>	<i>With maximum dependents</i>		<i>Without dependents</i>	<i>With maximum dependents</i>
\$16.....	1	0	\$45.....	5	0
\$30.....	2	0	\$46.....	2	1
\$32.....	2	0	\$48.....	1	1
\$33.....	2	0	\$50.....	3	0
\$34.....	4	0	\$51.....	1	1
\$35.....	6	0	\$53.....	1	1
\$36.....	4	0	\$55.....	2	0
\$37.....	2	0	\$57.50.....	0	1
\$37.50.....	1	0	\$59.....	0	1
\$38.....	4	0	\$60.....	0	1
\$40.....	4	0	\$67.....	0	1
\$42.....	3	0	\$70.....	0	1
\$43.....	1	0	Not specified.....	0	1
\$44.....	1	1			

"Flexible" maximum weekly benefits.—Twelve States provide for annual or semiannual computation of the maximum weekly benefit amounts based on wages within the State. The maximum in these States is usually defined as 50 percent of the average weekly wage in covered employment within the State during a recent 1-year period and the computed amount usually becomes effective in July. Under these provisions, the maximum weekly benefit amount automatically increases to reflect the upward movement of wages—except in Mississippi, where the maximum benefit is set at not more than \$30. In Idaho, the maximum weekly benefit may not be less than \$40. The significant variations in the "flexible" maximum benefit provisions are summarized below:

Method of computing maximum weekly benefit amount, by States	Percent of average weekly wage	Effective date of new amounts
Computed annually as percent of average weekly wage:		
<i>In covered employment in preceding calendar year</i>		
Arkansas.....	50	July 1.
Idaho.....	52½	First Sunday in July.
Mississippi.....	55	July 1.
North Dakota.....	50	First Sunday in July.
South Carolina.....	50	July 1.
Utah.....	50	First Sunday in July.
Vermont.....	50	First Sunday in July.
Wyoming.....	50	July 1.
<i>In covered employment in 12 months ending June 30</i>		
District of Columbia.....	50	Jan. 1.
Kansas.....	50	Jan. 1.
Computed semiannually as percent of average weekly wage:		
<i>In covered employment in 12 months ending 6 months before effective date</i>		
Wisconsin.....	52½	Jan. 1 and July 1.
<i>In selected industries in State as published by U.S. Bureau of Labor Statistics, weighted by volume of covered employment in each industry on basis of most recent available figures</i>		
Colorado.....	50	Jan. 1 and July 1.

¹ But not less than \$40 (Idaho); not more than \$30 (Mississippi).

Benefits for Partial Unemployment

All States except Montana provide for the payment of benefits when underemployment reaches a certain stage. In Montana, some workers who would be considered partially unemployed under most State laws are paid benefits for total unemployment, i.e., workers with \$15 or less of earnings per week, or 1 day's work not exceeding 8 hours, whichever is greater.

In 32 States a worker is partially unemployed in a week of less than full-time work if he earns less than his weekly benefit amount from his regular employer or from odd-job earnings. In 19 States a claimant is partially unemployed in a week of less than full-time

work when he earns less than his weekly benefit plus an allowance of \$2 to \$22.50, either from odd-job earnings or from any source, as indicated in table 20. Only in two States is there any limit on a "week of less than full-time work"; in Kentucky, it is a week when less than 24 hours of suitable work are available to the claimant; in North Carolina, a week of less than 60 percent of full-time hours.

The amount of benefits for a week of partial unemployment is usually the weekly benefit amount less the wages earned in the week with an allowance of \$2 to \$22.50 (table 20). In Indiana only earnings from other than base-period employers are included in the specified allowance. In Maine the allowance applies only to earnings other than in regular employment. In Idaho, North Carolina, and North Dakota, the allowance is one-half the weekly benefit amount; in the District of Columbia it is two-fifths; in Oregon it is one-third; in South Carolina it is one-fourth; in Ohio it is one-fifth; in Kentucky it is one-fifth of the wages earned in the week; in South Dakota it is one-half of the wages earned in the week up to one-half the individual's weekly benefit amount; in Alaska it is the greater of \$10 or one-half the weekly benefit amount; in New Jersey it is the greater of \$5 or one-fifth the weekly benefit amount; in Pennsylvania, it is the greater of \$6 or 30 percent of the weekly benefit amount; in Texas it is the greater of \$5 or one-fourth of the weekly benefit amount; and in Utah it is the lesser of \$12 or one-half of the weekly benefit amount. In Vermont the allowance is \$10 plus \$2 for each dependent child up to 5 or a maximum of \$20.

Most State laws provide that the benefit for a week of partial unemployment, if not an even-dollar amount, shall be rounded to the nearest or the next higher dollar. In a State with a \$3 allowance and rounding to the next higher dollar, a claimant with a \$20 weekly benefit amount and earnings of \$10.95 would receive a partial benefit of \$13.

Michigan, Nebraska, and Wisconsin have a different formula for partial benefits. Any claimant whose earnings in a week are less than half his weekly benefit amount gets the full weekly benefit; one whose earnings are less than his benefit amount but at least half of it gets one-half the benefit amount.

In New York, benefits for less than a full week of unemployment are paid at the rate of one-fourth of the weekly benefit for each "effective day." Since an effective day is a day of unemployment in excess of 3 days of unemployment in a calendar week—or not more than 3 days of employment—and earnings of not more than \$50, a partially unemployed claimant may have 1 to 3 effective days in a week and may get one-fourth to three-fourths of his weekly benefit.

The relationship of partial benefits and dependents' allowance is discussed on page 71.

Illinois, Indiana, Minnesota, and Washington have special provisions concerning benefits for claimants who are unable to work or unavailable for work for part of a week (see pp. 81-82). In Indiana one-third of the weekly benefit amount is deducted for each day the claimant is unavailable for work; in Illinois and Minnesota one-fifth, and in Washington one-seventh, of the weekly benefit; however, in the

Table 20.—Weekly benefits for partial unemployment

State	Definition of partial unemployment: week of less than full-time work if earnings are less than ¹	Earnings disregarded in computing weekly benefit for partial unemployment	Rounding of benefit for partial unemployment	State	Definition of partial unemployment: week of less than full-time work if earnings are less than ¹	Earnings disregarded in computing weekly benefit for partial unemployment	Rounding of benefit for partial unemployment
Ala.....	wba.....	\$6.....	Nearest \$.	N. H.....	wba.....	\$3.....	Nearest \$.
Alaska.....	Basic wba plus greater of \$10 or $\frac{1}{4}$ basic wba.	Greater of \$10 or $\frac{1}{2}$ wba.	Higher \$.	N. J.....	wba plus greater of \$5 or $\frac{1}{4}$ wba.	Greater of \$5 or $\frac{1}{4}$ wba.	Higher \$.
Ariz.....	wba.....	\$10.....	Higher \$.	N. Mex.....	wba.....	\$3.....	Higher \$2.
Ark.....	wba.....	\$5.....	Higher \$.	N. Y.....	(?).....	(?).....	(?).....
Calif.....	wba.....	\$12.....	Higher \$.	N. C.....	wba plus $\frac{1}{4}$ wba. ¹	$\frac{1}{2}$ wba.	Nearest \$.
Colo.....	wba.....	\$3.....	Higher \$.	N. Dak.....	wba.....	$\frac{1}{4}$ wba.	Higher \$.
Conn.....	Basic wba plus \$3.	\$3.....	Higher \$.	Ohio.....	Basic wba.	$\frac{1}{4}$ wba.	Higher \$.
Del.....	wba plus \$2.	\$2.....	Higher 50¢.	Okla.....	wba plus \$7.	\$7.....	Higher \$.
D.C.....	Basic wba.	$\frac{3}{4}$ wba.	Higher \$.	Oreg.....	wba.....	$\frac{1}{4}$ wba.	Nearest \$.
Fla.....	wba.....	\$5.....	Higher \$.	Pa.....	wba plus greater of \$6 or $\frac{3}{10}$ wba.	Greater of \$6 or $\frac{3}{10}$ wba.	Higher \$.
Ga.....	wba plus \$8.	\$8.....	Nearest \$.	P. R.....	wba plus \$4.50.	\$4.50.....	Nearest \$.
Hawaii.....	wba.....	\$2.....	Higher \$.	R. I.....	basic wba plus \$5.	\$5.....	Higher \$.
Idaho.....	wba plus $\frac{1}{4}$ wba.	$\frac{1}{2}$ wba.	Lower \$.	S. C.....	wba.....	$\frac{1}{4}$ wba.	Higher \$.
Ill.....	wba.....	\$7.....	Higher \$.	S. Dak.....	wba plus $\frac{1}{4}$ wba.	$\frac{1}{2}$ of wages up to $\frac{1}{2}$ wba.	Higher \$.
Ind.....	wba.....	\$3 from other than base-period employers.	Higher \$.	Tenn.....	wba.....	\$5.....	Higher \$.
Iowa.....	wba plus \$3.	\$6.....	Higher \$.	Tex.....	wba plus greater of \$5 or $\frac{1}{4}$ wba.	Greater of \$5 or $\frac{1}{4}$ wba.	Higher \$.
Kans.....	wba.....	\$8.....	Higher \$.	Utah.....	wba.....	Lesser of \$12 or $\frac{1}{4}$ wba from other than regular employer.	Higher \$.
Ky.....	wba ¹	$\frac{1}{2}$ of wages.	Nearest \$.	Vt.....	wba plus \$10.	\$10 plus \$2 for each dependent up to 5.	Nearest \$.
La.....	wba.....	\$5.....	Higher \$.	Va.....	wba.....	\$2.....	Lower \$.
Maine.....	wba.....	\$10 from other than regular employment.	Higher \$.	Wash.....	wba.....	\$12.....	Higher \$.
Md.....	Augmented wba.	\$7.....	Nearest \$.	W. Va.....	wba plus \$10.	\$10.....	Higher \$.
Mass.....	Basic wba plus \$10.	\$10.....	Higher \$.	Wis.....	wba.....	Up to $\frac{1}{2}$ wba. ¹	Higher \$.
Mich.....	wba.....	Up to $\frac{1}{4}$ wba. ²	Higher \$.	Wyo.....	basic wba.....	\$10.....	Higher \$.
Minn.....	wba.....	\$6.....	Higher \$.				
Miss.....	wba.....	\$5.....	Higher \$.				
Mo.....	wba plus \$4.	\$4.....	Higher \$.				
Mon.....	(?).....	(?).....	(?).....				
Nebr.....	wba.....	Up to $\frac{1}{4}$ wba. ³	Higher \$.				
Nev.....	Augmented wba.	\$5.....	Higher \$.				

¹ In Kentucky, week of less than 24 hours of available suitable work; in North Carolina, week of less than 60 percent of full-time hours. Weekly benefit amount abbreviated as wba.

² Full weekly benefit is paid if earnings are less than $\frac{1}{2}$ weekly benefit; $\frac{1}{2}$ weekly benefit amount if wages are $\frac{1}{2}$ weekly benefit but less than weekly benefit.

³ No provision for partial unemployment. An individual is considered totally unemployed in a week in which he has remuneration of \$15 or less, or 1 day's work not exceeding 8 hours, whichever is greater.

⁴ Benefits are paid at the rate of $\frac{1}{4}$ of the weekly benefit amount for each effective day within a week beginning on Monday. "Effective day" is defined as the 4th and each subsequent day of total unemployment in a week in which a claimant earns not more than \$50.

latter State no benefits are paid if a claimant is unavailable for 3 or more days in a week. Kentucky deducts from the weekly benefit wages that a claimant could have earned in days when he was unable to work or was unavailable for work.

Rhode Island makes special provision for totally unemployed claimants who have days of unemployment between the end of the waiting period and the beginning of the first compensable (calendar) week and for those who return to work prior to the end of a compensable week; for each day of unemployment in such week in which work is ordinarily performed in the claimant's occupation, he is paid one-fifth of his weekly benefit, up to four-fifths of his weekly rate.

Dependents' Allowances

The 11 State laws which provide dependents' allowances vary in the definition of compensable dependent and in the allowance granted. In general, a dependent must be "wholly or mainly supported by the claimant" or "living with or receiving regular support from him." In Alaska, allowances are paid only for dependents residing in Alaska; and in Massachusetts only for those domiciled within the United States or its Territories or possessions. In Michigan, an individual counted as a dependent for any claimant for a benefit year is not entitled to any allowance for dependents if he becomes a claimant, on his own account, until the expiration of the benefit year.

Definition of dependent.—In all these States, "dependents" include children under a specified age (16 to 18) as indicated in table 21. In five States, children are the only dependents recognized. The intent is to include all children whom the claimant is morally obligated to support. Hence stepchildren and adopted children are included in most States. Grandchildren are also included in Nevada. Married children are excluded in Alaska and gainfully employed children in Nevada. In Alaska, Connecticut, the District of Columbia, Illinois, Iowa, Massachusetts, Michigan, Nevada, and Rhode Island, allowances may be paid in behalf of older children who are unable to work because of physical or mental disability.

Six States pay allowances on behalf of other dependents also. Included within the definition of dependents are wives who are not gainfully employed and who are wholly or mainly supported by a claimant (Nevada); and legally married wife or husband who are living with and wholly or chiefly supported by claimant (Ohio); spouses receiving more than half of their support from a claimant (Illinois), and if they earned \$30 or less in the week claimed (Iowa), and less than \$21 in the week prior to the beginning of the benefit year (Michigan); spouses unable to work because of disability (District of Columbia); husbands unable to work (Nevada); and dependent

parents, brothers, and sisters who are unable to work because of age or disability (District of Columbia, Michigan, and Nevada). In Michigan, allowances are paid if these dependents were unemployed and were receiving more than half of their support from the claimant for 90 consecutive days immediately prior to the beginning of the benefit year.

Amount of weekly dependents' allowances.—The amount allowed per dependent is ordinarily a fixed sum, varying from \$1 in the District of Columbia to \$6 in Massachusetts (table 22). In Illinois benefits of \$1 to \$9 per dependent are paid only to claimants with high-quarter wages above \$911.25, and in Iowa benefits of \$1 to \$4 per dependent are paid only to claimants with high-quarter wages above \$617.50.

In Michigan, benefits are paid to claimants according to a schedule by the average weekly wages and six family classes. Class A is a claimant with no dependents; class B, a claimant with one dependent other than a child; and classes C through F are claimants with one to four dependents, at least one of whom is a dependent child, or from two to five dependents other than children. The allowance for each dependent is \$1 to \$7, according to the earnings and "family class" of the claimant.

Table 21.—Types of dependents included under provisions for dependents' allowances, 11 States

State	Dependent child ¹ under age specified	Older child ¹ not able to work	Nonworking dependent				Number of dependents fixed for benefit year
			Wife	Husband	Parent ¹	Brother or sister	
Alaska ²	18	X					X
Connecticut	16	X					X
District of Columbia	16	X	X ⁴	X ⁴	X ⁴	X ⁴	X
Illinois	18	X	X	X			
Iowa	18	X	X ⁵	X ⁵			X
Maryland	16						X
Massachusetts ²	18	X					
Michigan	18	X	X ⁵	X ⁵	X ⁴	X ⁴	X
Nevada	18	X	X	X ⁴	X ⁴	X ⁴	
Ohio	18		X	X			X
Rhode Island	18	X					X

¹ Child includes stepchild by statute in all States except Massachusetts; adopted child by statute in Alaska, Illinois, Iowa, Maryland, Michigan, and Rhode Island, and by interpretation in Massachusetts; and grandchild by statute in Nevada. Parent includes stepparent in the District of Columbia and Nevada and legal parent in Michigan.

² Only dependents residing in the State (Alaska) or within the United States, its Territories and possessions (Massachusetts).

³ Child must be unmarried (Alaska and, by interpretation, Massachusetts); "not gainfully employed" (Nevada); must have received more than half the cost of support from claimant for at least 90 consecutive days or for the duration of the parental relationship (Illinois, Iowa, and Michigan).

⁴ Not able to work "because of age or physical disability" or "physical or mental infirmity." In Michigan parents over age 65 or permanently disabled for gainful employment, brother or sister under 18, orphaned or whose living parents are dependents.

⁵ Spouse must have earned less than \$30.01 in week claimed (Iowa) or less than \$21 in week prior to the beginning of the benefit year (Michigan).

In Ohio an allowance of \$5 is paid for a dependent spouse, or a dependent child if there is no spouse, plus \$3 for each of two other dependent children.

All States have a limit on the total amount of dependents' allowances payable in any week—in terms of dollar amount, number of dependents, percentage of basic benefits or of high-quarter wages or of average weekly wage. Only in Massachusetts can any claimant receive allowances for more than six dependents. In the District of Columbia and Ohio, the limit is three dependents; in Maryland, Nevada, and Rhode Island, four dependents; in Alaska, Illinois, Iowa, and Michigan, five dependents; and in Connecticut, six dependents. In several States the limitations on maximum allowances in terms of a percentage of high-quarter wages or of basic weekly benefit amount result in reducing, for many claimants, the nominal allowance per dependent or the maximum number of dependents on whose behalf allowances may be paid.

In Nevada the claimant who barely qualifies for the minimum weekly benefit is not eligible for any allowance for dependents. Only in the District of Columbia, Maryland, Ohio, and Rhode Island can a claimant with the minimum weekly benefit draw the maximum amount of dependents' allowances provided in the law. In Nevada no claimant with high-quarter wages of less than \$950.01 can get full \$20 allowance for four dependents. The District of Columbia has a different type of limit in that the maximum weekly benefit is the same (\$51) with or without dependents; thus no claimant with a weekly benefit over \$48 can draw the maximum dependents' allowance of \$3 per week when totally unemployed, regardless of the number of his dependents.

Illinois has a limit depending on high-quarter wages as well as number of dependents. The maximum weekly benefit for a claimant with high-quarter wages of less than \$911.26 is \$38 regardless of the number of his dependents; for a claimant with four dependents and high-quarter wages of \$1,508.26 or more, it is \$59. Iowa also has a limit depending on high-quarter wages as well as number of dependents. The maximum weekly benefit for a claimant with high-quarter wages of less than \$617.51 is \$30, regardless of the number of dependents; for a claimant with four dependent children and no spouse or a non-working spouse and high-quarter wages of \$1,072.51 or more, it is \$44. Michigan's limit depends on average weekly wages as well as number of dependents. The maximum weekly benefit for a claimant with average weekly wages of \$81.01 or more and no dependents is \$33; for a claimant with maximum dependents, it is \$60 only if his average weekly wage is \$118.01 or more.

In Massachusetts there is no limit on the weekly allowance except in terms of the number of dependent children and the average weekly wage as defined in the law. The claimant who qualifies for the maximum basic benefit, with the minimum amount of high-quarter wages that qualifies for the maximum weekly benefit, could have an allowance for eight dependents.

In four of the five States which limit dependents to children, and in the District of Columbia, Iowa, Michigan, and Ohio, the number of dependents is fixed for the benefit year when the monetary determination on the claim is made. In Nevada no dependents' allowances are payable if both parents are receiving benefits; in 10 States, only one parent may draw allowances if both are receiving benefits simultaneously.

Dependents' allowances for partially unemployed workers.—Claimants who are eligible for partial benefits may draw dependents' allow-

Table 22.—Allowances for dependents, 11 States

State	Weekly allowance per dependent	Limitation on weekly allowances	Minimum weekly benefit		Maximum weekly benefit		Full allowance for week of partial benefits	Maximum potential benefits	
			Basic benefit	Maximum allowance	Basic benefit	Maximum allowance		Without dependents	With dependents
Alaska.....	\$5.....	Lesser of wba or \$25.	\$10	\$10	\$45	\$25	Yes....	\$1,170	\$1,820
Conn.....	\$4.....	1/2 wba.....	10	5	45	22	Yes....	1,170	1,742
D.C.....	\$1 1/2.....	\$3 1/2.....	8	3	51	20	Yes....	1,734	1,734
Ill.....	\$1-\$9 1/2.....	Schedule \$1-\$21 1/2.....	10	0	38	21	No 4.....	988	1,534
Iowa.....	\$1-\$4 1/2.....	Schedule \$1-\$14 1/2.....	10	0	30	14	No 4.....	780	1,144
Mid.....	\$2.....	\$8.....	10	8	38	8	Yes 4.....	988	1,196
Mass.....	\$6.....	Augmented benefit not more than average weekly wage 4.....	10	3	45	58-(7)	Yes....	1,350	(7)
Mich.....	\$1-\$7 1/2.....	Schedule \$1-\$27 1/2.....	10	4	33	27	No 4.....	858	1,560
Nev.....	\$5.....	\$20, but augmented benefit not more than 6 percent of high-quarter wages.	8	0-4	37.50	20	Yes 4.....	975	1,495
Ohio.....	\$5 and \$3 1/2.....	\$11 1/2.....	10	11	42	11	Yes 1.....	1,092	1,378
R.I.....	\$3.....	\$12.....	10	12	36	12	Yes....	936	1,248

¹ Assuming maximum weeks for total unemployment; weeks of partial unemployment could increase this amount because full allowance is paid for each week of partial unemployment.

² Same maximum weekly benefit amount with or without dependents' allowances. Claimants at lower weekly benefit amounts may have benefits increased by dependents' allowances.

³ Limited to claimants with high-quarter wages in excess of \$911.25 and 1-4 dependents (Illinois) and to claimants with high-quarter wages in excess of \$617.50 and 1-5 dependents (Iowa). See text for details.

⁴ Dependents' allowances considered as part of weekly benefit amount. See table 20 for weekly benefits for partial unemployment.

⁵ Not more than 26 payments for dependents may be made in any one benefit year.

⁶ Average weekly wage figured as 1/2 of 2 highest quarters' wages or 1/3 of high-quarter wages if claimant has wages in only 2 quarters. At minimum weekly benefit amount, average weekly wage is \$13 (1/2 of \$350). At maximum weekly benefit amount, it is \$103 (1/2 of \$1,330) or more.

⁷ Maximum allowance shown is for a claimant who barely qualifies for the maximum weekly benefit and has 10 dependents. Maximum allowance and maximum potential benefits for claimants with more dependents and a higher average weekly wage is indeterminate, since augmented benefit is limited only by the claimant's average weekly wage and number of dependents.

⁸ Except \$2-\$9 for first dependent child. Benefits paid to claimants with dependents are determined by schedule according to the average weekly wage and family class. See text for details.

⁹ Amounts shown for minimum weekly benefit vary with claimant's high-quarter wages. Claimant who barely qualifies for maximum weekly benefit would receive \$18.

¹⁰ \$5 for a dependent spouse, or a dependent child if there is no spouse, plus \$3 for each of 2 other dependent children. \$6 limit if there is a working spouse.

ances in addition to their basic benefits in all the States which provide these allowances. In all States except Illinois, Iowa, Maryland, Michigan, and Nevada, the existence of a week of partial unemployment is measured by the basic rather than the augmented weekly benefit, and in all States except Illinois, Iowa, and Michigan, the full allowance is paid for a week of partial unemployment. In Illinois and Iowa the benefit for a week of partial unemployment, including dependents' allowances, is determined by the amount of the partially unemployed individual's earnings. In Michigan the benefit for a week of partial unemployment, which is always one-half of the weekly benefit, includes only one-half of the dependents' allowances. In other States the allowance for dependents may be greater than the basic benefit for partial unemployment. For example, a Connecticut claimant with a \$32 weekly benefit and four compensable dependents would receive a \$7 basic benefit and a \$16 dependents' allowance in a week in which he earned \$28.50. He would, however, be ineligible for any benefits in a week in which he earned \$35 or more.

Relation of dependents' allowances and duration.—In all these States, except the District of Columbia, Illinois, and Iowa, the dependents' allowances increase the maximum amounts payable in a benefit year for all claimants because dependents' allowances are added to the basic weekly benefit so long as it is payable. In the District of Columbia the maximum potential benefits for the claimant at the maximum weekly benefit amount are the same for claimants with or without dependents because the maximum weekly benefit is the same with or without dependents. However, claimants receiving less than the maximum weekly benefit amount and dependents' allowances in the District of Columbia may draw dependents' allowances so long as basic benefits are payable. In Illinois and Iowa maximum potential benefits, as well as weekly amounts, may be increased for some claimants with dependents but the additional amounts payable are included in the duration formula.

The provisions concerning dependents' allowances and partial benefits also affect maximum potential benefits in a benefit year. In Illinois, Iowa, and Michigan, where dependents' allowances are considered as part of the weekly benefit amount, maximum potential benefits in a benefit year are the same for claimants partially unemployed and those totally unemployed. In Maryland, Nevada, and Ohio, the number of payments for dependents is limited to 26. In the other States where full allowances for dependents are paid for all weeks of partial benefits, the maximum potential benefits and allowances in a benefit year may be greater than the maximum augmented benefits for the maximum number of weeks of total unemployment provided in the law.

Duration of Benefits

Ten State laws allow potential benefits equal to the same multiple of the weekly benefit amount (12 to 30 weeks) to all claimants who meet the qualifying wage requirement. Four of these States have an annual-wage formula with comparatively high requirements of base-period wages at all but the lower benefit levels. New York and Vermont have average-weekly-wage formulas. New York requires employment in at least 20 weeks and a minimum of \$300 in such 20 weeks for claimants with the minimum weekly benefit amount (\$10) and \$1,980 for claimants at the maximum (\$50). Vermont requires employment in at least 20 weeks and a minimum of \$400 for claimants with the minimum weekly benefit amount (\$10) and \$1,600 for claimants at the maximum (\$42). The other four States have a high-quarter formula for determining the weekly benefit amount; they all directly or indirectly require employment in more than one quarter for all—or most—claimants to qualify.

Formulas for variable duration.—The other 42 State laws provide a maximum potential duration of benefits in a benefit year equal to a multiple of the weekly benefit amount (20 to 39 weeks of benefits for total unemployment), but have another limitation on annual benefits. In 28 of these States a claimant's benefits are limited to a fraction or percent of base-period wages, if it produces a lesser amount than the specified multiple of the claimant's weekly benefit amount, as follows:

	<i>Fraction or percent</i>	<i>Number of States</i>
$\frac{3}{8}$	-----	1
$\frac{1}{2}$	-----	2
$\frac{2}{3}$	-----	1
37 percent	-----	1
36 percent	-----	1
$\frac{1}{3}$	-----	17
$\frac{3}{10}$	-----	1
27 percent	-----	1
$\frac{1}{4}$	-----	3

In five other States the fraction applied in a schedule is a weighted one. In Montana and North Dakota there are three levels of duration (table 23, footnote 11). In Utah, a schedule of earnings in terms of specified ratios of base-period wages to high-quarter wages yields specified weeks of benefits—progressing, in 2-week intervals, from a minimum duration of 10 weeks of benefits (for a ratio of less than 1.6 times high-quarter wages) to 22 weeks (for a ratio of 2.6 but less than 2.8) and, thereafter, to 25 and 30 weeks of benefits and, finally, to a maximum of 36 weeks of benefits for base-period wages equal to at least 3.3 times high-quarter wages.

Table 23.—Duration of benefits in a benefit year

State	Proportion of base-period wage credits or of weeks of employment ¹	Minimum potential benefits ²		Maximum potential benefits ³			
		Amount	Weeks	Amount ⁴	Weeks	Wage credits required	
						High quarter	Base period
Uniform potential duration for all eligible claimants							
Hawaii.....		\$130.00	26	\$1,430.00	26	\$1,350.01	\$1,650.00
Maine.....		234.00	26	884.00	26	(9)	2,900.00
Md.....		260.00	26	988.00-1,196.00	26	888.01	1,368.00
N.H.....		\$312.00	26	\$1,040.00	26	(9)	\$3,000.00
N.Y.....		260.00	26	1,300.00	26	(7)	⁶ 1,980.00
N.C.....		\$312.00	26	\$910.00	26	(9)	3,600.00
Pa.....		300.00	30	1,200.00	30	988.00	1,825.00
P.R.....		\$84.00	12	\$192.00	12	390.01	480.00
Vt.....		\$260.00	26	\$1,092.00	26	(7)	⁷ 1,680.00
W. Va.....		312.00	26	910.00	26	(9)	3,650.00
Maximum potential duration varying with wage credits or weeks of employment							
Ala.....	1/3	\$111.00	12+	\$832.00	26	\$819.01	\$2,494.50
Alaska.....	30-29 percent ¹	150.00	15	\$1,170.00-1,820.00	26	(9)	4,000.00
Ariz.....	1/3	100.00	10	910.00	26	850.01	2,727.01
Ark.....	1/3	150.00	10	910.00	26	910.00	2,625.01
Calif.....	1/3	\$300.00	12	\$1,430.00	26	1,410.00	2,858.01
Colo.....	1/3 ⁸	140.00	10	1,248.00	26	1,018.44	3,744.00
Conn.....	1/3	\$120.00	⁹ 10-12	\$1,170.00-1,742.00	26	1,157.00	3,480.00
Del.....	37 percent	78.00	11+	1,300.00	26	1,237.63	3,512.17
D.C.....	1/3	138.00	17+	\$1,734.00	34	1,150.01	3,466.01
Fla.....	1/3 weeks of employment	100.00	10	858.00	26	(7)	⁷ 3,328.62
Ga.....	1/3	72.00	9	910.00	26	\$892.50	3,570.00
Idaho.....	30-29 percent ¹	\$170.00	10	\$1,170.00	26	1,144.01	4,095.00
Ill.....	35-34 percent ¹	\$260.00	⁹ 10-26	\$988.00-1,534.00	26	\$878.26	\$2,975.00
Ind.....	1/3 ⁸	62.00	6+	936.00	26	\$936.00	3,744.00
Iowa.....	(9)	100.00	10	780.00-1,144.00	26	\$590.01	\$2,340.00
Kans.....	1/3	100.00	10	1,196.00	26	1,125.01	3,585.01
Ky.....	1/3	180.00	15	1,040.00	26	987.51	3,118.51
La.....	1/3	120.00	12	980.00	28	680.01	2,447.51
Mass.....	36 percent	252.00	⁸ 8+25+	1,350.00-(9)	30	1,330.00	3,747.23
Mich.....	1/3 weeks of employment	95.00	9+	858.00-1,560.00	26	(7)	⁷ 3,159.39
Minn.....	42-33 percent ¹	216.00	18	988.00	26	(9)	3,000.00
Miss.....	1/3	96.00	12	780.00	26	754.01	2,337.01
Mo.....	1/3 ⁸	78.00	⁹ 10+26	1,040.00	26	975.01	3,120.00
Mont.....	(11)	195.00	13	884.00	26	855.00	¹¹ 1,282.50
Nebr.....	1/3	132.00	11	988.00	26	950.01	2,935.50
Nev.....	1/3	80.00	10	975.00-1,495.00	26	925.01	2,922.01
N.J.....	1/3 weeks of employment	128.00	12+	1,300.00	26	(7)	⁷ 3,430.35
N. Mex.....	1/3	180.00	18	1,080.00	30	884.01	1,796.67
N. Dak.....	(11)	270.00	18	1,118.00	26	1,092.01	3,010.00
Ohio.....	20 x wba plus wba for each 2 credit weeks in excess of 20.	200.00	20	1,092.00-1,378.00	26	(7)	⁷ 2,624.32
Okla.....	1/3	100.00	10	1,248.00	39	¹⁰ 935.26	3,741.01
Oreg.....	1/3	233.00	11+	1,144.00	26	(9)	3,480.00
R.I.....	1/3 weeks of employment	120.00	12	936.00-1,248.00	26	(7)	⁷ 2,940.42
S.C.....	1/3	100.00	10	814.00	22	936.01	2,439.01
S. Dak.....	32-26 percent	192.00	16	816.00	24	800.00	3,200.00
Tenn.....	1/3	144.00	12	936.00	26	910.01	2,805.01
Tex.....	27 percent	102.00	10+	962.00	26	900.01	3,559.26
Utah.....	(1)	100.00	⁹ 10-22	1,656.00	36	1,170.00	3,861.00
Va.....	1/3	120.00	10	816.00	24	825.01	3,196.01
Wash.....	1/3	267.00	15+	1,260.00	30	(9)	3,925.00
Wis.....	1/10 of first 20 weeks of employment; 5/10 of additional weeks up to 45.	137.50	12+	1,802.00	34	(7)	⁷ 4,680.45
Wyo.....	1/10	144.00	⁹ 12-15	1,170.00	26	1,100.01	3,750.01

(Footnotes on page 75)

In six States with an average-weekly-wage formula, maximum potential benefits depend on a fraction of weeks worked (table 23). In Michigan and Wisconsin, duration—like the weekly benefit amount—is figured separately for each employer in inverse chronological order.

In all States except Montana, which makes no payments for less than the weekly benefit amount, the maximum potential benefits may be used in weeks of total or of partial benefits. If a claimant has some or all weeks of partial benefits, the number of weeks of benefits may be greater than the number shown in table 23. In three States with dependents' allowances, the maximum potential benefits in a benefit year may be greater than the amount shown in table 23 (see table 22, footnote 1).

Minimum weeks of benefits.—In Delaware, Illinois, and Kentucky with variable duration and a high-quarter benefit formula, a minimum number of weeks duration (10 or 15) is specified in the law. In other States the minimum potential annual benefits result from the minimum qualifying wages and the duration fraction or from a schedule. For any claimant this minimum amount may be translated into weeks of total unemployment by dividing the potential annual benefit by the weekly benefit. If the weekly benefit amount for a

(Footnotes for table 23)

¹ In States with weighted tables the percent of benefits is figured at the bottom of the lowest and of the highest wage brackets; in States noted, the percentages at other brackets are higher and/or lower than the percentage shown. In Utah duration is based on a ratio of annual wages to high-quarter wages (less than 1.6-3.3).

² Potential benefits for claimants with minimum qualifying wages. Minimum weeks apply to claimants with minimum weekly benefit and minimum qualifying wages. In States noted, the minimum duration varies according to distribution of wages within the base period: the longer duration applies with the minimum weekly benefit amount and the shorter duration applies with the maximum possible concentration of wages in the high quarter (which results in a weekly benefit amount higher than the minimum).

³ When unemployment in the State reaches a specified level, potential benefits are extended: by 50 percent, in California, Connecticut, Idaho, Illinois, Vermont, and Hawaii (under separate legislation and financing), by 8 weeks, in North Carolina. In Puerto Rico, benefits are extended by 40 weeks in certain industries, occupations, or establishments when a special unemployment situation exists.

⁴ When 2 amounts are given, higher includes dependents' allowances. Dependents' allowances and weekly amounts above \$20 are paid only to intrastate claimants in Alaska. In the District of Columbia, same maximum with or without dependents. Maximum augmented benefits not shown for Massachusetts, since augmented weekly benefit is limited to claimant's average weekly wage.

⁵ Annual-wage formula; no required amount of wages in high quarter.

⁶ Effective Apr. 1, 1964, minimum potential benefits increased to \$338; maximum potential benefits to \$1,170; and \$3,600 in base-period wages is required for the maximum.

⁷ Figures given are based on highest average weekly wage for claimants without dependents: \$64.01 in Florida, \$81.01 in Michigan (for claimants with dependents \$80.01 to \$118.01, depending on number of dependents), \$98.01 in New Jersey, \$99.00 in New York, \$82.01 in Ohio, \$70.01 in Rhode Island, \$83 in Vermont, and \$104.01 in Wisconsin. No required number of weeks of employment or amount of wages in high quarter. Base-period figure is 52 weeks in Florida, 39 weeks in Michigan, 35 weeks in New Jersey, 20 weeks in New York and Vermont, 32 weeks in Ohio, 42 weeks in Rhode Island, and 45 weeks in Wisconsin for maximum duration. In Michigan, wage credits required for maximum benefits for claimants with dependents range from \$3,120.39 to \$4,602.39 in base period.

⁸ Only specified amount of wages per quarter may be used for computing duration of benefits; 26 times the maximum weekly benefit amount in Colorado; \$950 in Indiana; $\frac{1}{4}$ of wages or 7.2 times claimant's weekly benefit amount, whichever is lesser, in Iowa; 26 times claimant's weekly benefit amount in Missouri.

⁹ In Illinois, claimants with maximum number of dependents need high-quarter wages of \$1,508.26 and base-period wages of \$2,975 to qualify for maximum potential annual benefits; in Iowa, such claimants need high-quarter wages of \$1,072.51 and base-period wages of \$3,554.11.

¹⁰ Amount shown is $\frac{1}{4}$ of base-period wages. To obtain maximum potential annual benefits, claimant must have more than 4 times high-quarter wages necessary for maximum weekly benefits.

¹¹ Levels of duration are provided: In Montana, 13 weeks of benefits for claimant with minimum qualifying wages, 20 weeks of benefits if, in addition, he earned at least \$100 in each of 2 quarters outside his high quarter; and 26 weeks of benefits, if he had at least \$100 in each of 3 quarters outside high quarter. In North Dakota, 18 weeks of benefits if base-period wages equal 40-54 times weekly benefit amount; 22 weeks of benefits if wages equal 55-69 times weekly benefit; and 26 weeks of benefits if wages equal at least 70 times weekly benefit.

claimant who barely qualifies for benefits is higher than the statutory minimum weekly benefit (because the qualifying wages are concentrated largely or wholly in the high quarter), the weeks of duration are correspondingly reduced.

Table 24.—Number of States by maximum basic weekly benefits and maximum weeks of benefits for total unemployment

Maximum weeks of benefits	Total States	Maximum basic weekly benefit																				
		\$16	\$30	\$32	\$33	\$34	\$35	\$36	\$37	\$37.50	\$38	\$40	\$42	\$43	\$44	\$45	\$46	\$48	\$50	\$51	\$53	\$55
Total States.	52	1	2	2	2	4	6	4	2	1	4	4	3	1	1	5	2	1	3	1	1	2
12.....	1	1																				
22.....	1								1													
24.....	2																					
26.....	39		2	1	2	2	5	3	1	1	4	3	2	1	1	4	1	1	3			2
28.....	1						1															
30.....	4							1				1	1			1						
34.....	2																			1	1	
36.....	1																1					
39.....	1			1																		

Maximum weeks of benefits.—Maximum weeks of benefits vary from 12 to 39 weeks, most frequently 26 weeks, in 39 States. In four States the maximum is less than 26 weeks and in nine States more than 26 weeks. Table 24, giving the number of States by maximum weeks of benefits and maximum weekly amounts, shows the general tendency of the State formulas to be liberal in both respects if liberal in one.

In Massachusetts and Michigan, duration may be extended for those claimants who are taking training to increase their employment opportunities. In Massachusetts, any claimant certified as attending an industrial retraining course in a vocational school of the State or its political subdivisions is entitled to as much additional as an amount equal to 18 times his weekly benefit, provided he is otherwise capable of and available for work. In Michigan, the claimant attending, at the commission's direction, a vocational retraining program provided or designated by the Commission is entitled to additional benefits of as much as 18 times his weekly benefit amount.

Other limits on duration.—In most States with variable duration, claimants at all benefit levels are subject to the same minimum and maximum weeks of duration. In three States, however, the maximum weeks of benefits are not attainable by all claimants at all benefit levels. In Alaska, Minnesota, and Washington, with annual-wage formulas and variable duration, both weekly benefit and weeks of benefits increase with increments of annual wages; only claimants at or near the maximum weekly benefit amount are eligible for maximum weeks of

benefits. The maximum weeks of benefits for claimants with the minimum weekly benefit amount range from 15 to 18 weeks in these States.

Four other States include a limitation on wage credits in computing duration. In Colorado only wages up to 26 times the current maximum weekly benefit amount per quarter count; in Indiana, wages up to \$950. In Iowa quarterly wage credits are limited to one-third wages or 7.2 times the weekly benefit amount whichever is less; in Missouri, 26 times the weekly benefit amount. This type of provision tends to reduce weeks of benefits for claimants at the higher benefit levels.

Maximum potential benefits in a benefit year.—In the 52 States, maximum potential basic benefits in a benefit year vary from \$192 in Puerto Rico to \$1,802 in Wisconsin. In the 11 States with dependents' allowances, maximum potential benefits for the claimant with maximum dependents' allowances vary from \$1,144 to \$1,820. The distribution of both amounts is shown below.

The qualifying wages required for these various amounts vary even more widely than the benefits, as shown in table 23. Minimum qualifying wages for maximum potential benefits vary from \$480 in Puerto Rico to over \$4,000 in Idaho and Wisconsin. The variations are related more to the type of formula than to the amount of benefits. In 41 States, maximum potential benefits require base-period wages of \$2,000 or more—in 29 of these, over \$3,000.

<i>Amount of maximum potential benefits</i>	<i>Number of States with specific amounts</i>	
	<i>Without dependents' allowances</i>	<i>With maximum dependents' allowance</i>
Less than \$700.....	1	0
\$700, less than \$800.....	2	0
\$800, less than \$900.....	8	0
\$900, less than \$1,000.....	15	0
\$1,000, less than \$1,100.....	6	0
\$1,100, less than \$1,200.....	7	2
\$1,200, less than \$1,300.....	4	1
\$1,300, less than \$1,400.....	4	1
\$1,400, less than \$1,500.....	2	1
\$1,500, less than \$1,600.....	0	2
\$1,600, less than \$1,820.....	3	2
\$1,820.....	0	1
Not specified.....	0	1

Extended duration.—In seven States, weeks of potential duration are extended for claimants who exhaust their regular benefits during periods of high unemployment. In Puerto Rico, the payment of extended benefits depends on the level of unemployment in certain industries, occupations or establishments. In the other six States they are paid when unemployment within the State reaches specified levels. These provisions are summarized below :

Conditions making extension operative and inoperative

<i>State</i>	<i>Benefits start</i>	<i>Benefits end</i>
California-----	When insured unemployment rate for most recent 3 months is 6 percent or more.	When insured unemployment rate for most recent 3 months falls below 6 percent.
Connecticut-----	When insured unemployment rate is 6 percent or more in each of 8 of the most recent 10 weeks.	When insured unemployment rate is less than 6 percent in each of 8 of the most recent 10 weeks.
Idaho-----	When insured unemployment rate for the week ending nearest the 15th of the prior month exceeds 6 percent and exhaustion ratio to end of prior month, since the start of the current benefit year is more than 10 percent above the average of the same period for the preceding 7 years.	When one of the conditions for starting benefits is not fulfilled.
Illinois-----	14 days after insured unemployment rate is at or above 4.375 percent for 2 consecutive months.	14 days after insured unemployment rate is below 4.375 percent for 2 consecutive months.
North Carolina..	When insured unemployment rate averages 9 percent or more for any 3 weeks in a consecutive 4-calendar-week period.	Automatically at end of 3d month following the month in which "trigger" for starting program was satisfied.
Vermont-----	When insured unemployment rate exceeds 7 percent for 4 consecutive weeks.	When insured unemployment rate is 7 percent or less for each of 4 consecutive weeks.

In four States with variable duration and a maximum of 26 weeks (California, Connecticut, Idaho, and Illinois), potential benefits are extended by 50 percent up to a maximum of 13 weeks. North Carolina with uniform duration of 26 weeks extends potential duration by 8 weeks for all claimants, and Vermont also with uniform duration of 26 weeks extends potential duration by 13 weeks for all claimants. Puerto Rico, with uniform duration of 12 weeks, extends potential

duration by 40 weeks for all claimants within the categories affected. In California these benefits may be paid to claimants during periods of retraining.

Hawaii has a separate law known as the Additional Unemployment Compensation Benefits Law which provides 13 additional weeks of benefits when a natural or manmade disaster causes damage to either the State as a whole or any of its counties and creates an unemployment problem involving a substantial number of persons and families; or when unemployment in any county or counties in the State is 6 per cent or more of the civilian labor force.

Seasonal Employment and Benefits

In most States no distinction is made, in determining an individual's benefit rights, between wages received from a covered employer whose operations are seasonal in character and those received in employment not regarded as seasonal. In these States, entitlement to benefits is determined under the same benefit provisions, whether the claimant's base-period employment had been in seasonal or nonseasonal work. In many States the wage levels and the length of the operating period of seasonal pursuits are such that individuals whose only or primary employment has been in seasonal work are automatically excluded from benefits because they do not meet the wage or employment requirements (table 17). Also, in applying the availability-for-work test (see p. 90), all States give special attention to claimants who earned all or a large part of their base-period wages in seasonal employment—especially those filing for benefits during the off-season of the industry in which the wages were earned.

In 20 States there are special provisions, varying in their effect on the benefit rights of the workers concerned, governing the payment of benefits based on earnings in seasonal employment. Florida provides a uniform calendar-year base period and a uniform benefit year, commencing on May 1 following the base period, for cigar workers in Hillsborough County; upon request, workers whose base-period earnings in other employment exceeded their earnings in the cigar industry may request determination of their benefit rights under the base-period and benefit-year provisions in effect for all other workers (table 16). In the other 19 States,⁴ there are restrictions on the payment of benefits to workers who earned some or a substantial part of their base-period wages in employment defined as "seasonal." In these special provisions the term "seasonal" is defined in specific terms—either in the statute or in rules or regulations implementing the statute—and is applied to (a) the industry, employer, or occupation

⁴ Excluding Georgia, where the seasonal provision is not operative.

involved; (b) the wages earned during the operating period of the employer or industry; and (c) the worker himself. In most States the designation of seasonal industries, occupations, or employers and the beginning and ending dates of their seasons is made in accordance with a formal procedure, following action initiated by the employment security agency or upon application by the employers or workers, involving hearings and presentation of supporting data.

The processing of perishable food products and agricultural or horticultural products is designated as seasonal in seven States.⁵ In West Virginia, the law cites food processing as an example of a seasonal industry. In Delaware, processing of seafood and chicken and allied products is also included. In 3 of these States, there is the additional specification that, because of seasonal conditions making it impracticable to do otherwise, operations are customarily carried on within a regularly recurring period of less than a specified number of weeks: 16 in Louisiana and 26 in Hawaii (where special provisions are applicable to the pineapple industry) and in Minnesota.

In eight other States a seasonal pursuit, industry, or employer is defined in such terms as one in which "because of climatic conditions or the seasonal nature of the employment it is customary to operate only during a regularly recurring period or periods of less than [a specified number of weeks]": 25 weeks in Colorado and Wyoming; 40 weeks in Maine, Virginia, and Ohio; ⁶ 36 weeks in North Carolina; 7 months in South Dakota; and 1 year in Vermont.

In Arizona and South Carolina the overall maximum period of seasonal operations is set by law at 44 weeks and 40 weeks, respectively, and the regulations of the employment security agency require, in addition, a 33 $\frac{1}{3}$ -percent decline in the level of employment in the industry over a specified number of weeks to qualify for a designation as "seasonal." In Hawaii, similar provisions (45 percent decline) are included in the law for the determination of seasonal pursuits other than the pineapple industry. In Arkansas, an industry may be designated as seasonal if, because of its seasonal nature, it is customary to lay off 40 percent or more of the workers for as many as 16 weeks during a regularly recurring period of each year.

In general, the restrictions on the payment of benefits to individuals employed during the operating periods of these seasonal industries fall into one of three groups.

⁵ Delaware, Hawaii, Indiana, Iowa, Louisiana, Minnesota, and Wisconsin.

⁶ For Great Lakes seamen, 40 weeks commencing with the fourth Sunday of March; for other industries, 36 weeks in any consecutive 52 weeks.

1. The most frequent restriction, in effect in 10 States, provides that wage credits earned in seasonal employment are available for payment of benefits only for weeks of unemployment in the benefit year that fall within the operating period of the employer or industry where they were earned; wage credits earned in nonseasonal work, or in employment with a seasonal employer *outside* the operating period, are available for payment of benefits at any time in the benefit year. The States with this type of provision are listed below, together with the definitions of "seasonal worker" to whom the restrictions apply:

Arkansas -----	Off-season wages of (a) less than 30 times the weekly benefit amount, if worker's seasonal wages were earned in an industry with an operating period of 6-26 weeks; or (b) less than 24 times the weekly benefit amount, if seasonal wages were earned in an industry with operating period of 27-36 weeks.
Colorado -----	Some seasonal wages in operating period of seasonal industry.
Hawaii -----	More than 25 percent of base-period wages earned in seasonal work. ¹
Indiana -----	Less than 14 weeks of employment for seasonal employer (excluding building construction or equipment repair for seasonal employers).
Louisiana -----	Some seasonal wages in operating period of seasonal employer.
Maine -----	Some seasonal wages in operating period of seasonal employer.
North Carolina ---	25 percent or more of base-period wages earned in operating period of seasonal employer.
South Dakota ----	Some wages earned in operating period of seasonal employer. ²
Vermont -----	Some wages earned in operating period of seasonal employer.
Wyoming -----	Some wages earned in operating period of seasonal employer.

¹ No benefits are paid to seasonal workers in the pineapple industry based on less than 20 weeks of such seasonal employment; benefits may be paid to such workers during operating period if they had in base period 20-29 weeks of such seasonal employment and wages in *other* employment equal in amounts specified in a schedule (ranging from \$400 for 20 weeks of seasonal employment to \$40 for 29 weeks of such employment).

² If the initial claim is filed *within* the operating period, entitlement is computed on the basis of both seasonal and nonseasonal wages; if filed outside such period, computation is based on only nonseasonal wages.

2. Under another type of restriction, in effect in five States, benefit rights are based on total base-period wages but benefits are payable only for weeks of unemployment during that part of the benefit year that falls within the operating season of the employer or industry in which the worker earned the seasonal wage credits. These States and the definitions of "seasonal worker" to whom the restrictions apply are:

Arizona-----	Individual who is ordinarily engaged in seasonal industry and, during the off-season, is not ordinarily engaged in other work. (By regulation, an individual in seasonal employment who has had less than \$300 in nonseasonal insured wages.)
Delaware-----	More than 75 percent of base-period wages earned in operating period of seasonal employer. ¹
Ohio-----	Individual employed as a Great Lakes seaman in more than 50 percent of his base-period weeks of employment. ²
South Carolina-----	Individual ordinarily engaged in seasonal industry. (By rule of the commission, an individual who earned in each of 2 periods (first and second 4 of the last 9 completed calendar quarters preceding the benefit year) more than 50 percent of total wages in operating period of seasonal industry and less than 33⅓ percent in off-season employment outside the seasonal industry; or an individual who earned all his wages in each of the 2 periods in the operating period of a seasonal industry.
Virginia-----	70 percent or more of base-period wages earned with 1 seasonal employer during the operating period.

¹ Such seasonal workers need base-period wages of only \$200 to qualify for benefits. See table 17.

² An adjustment of the number of weeks of employment and earnings required to qualify for benefits and the number of weeks for which benefits may be paid is provided by regulation both for such Great Lakes seamen and claimants with seasonal employment in other occupations.

3. A third type of restriction is provided in three States, applicable to claimants who earned a large proportion of their base-period wages in the operating period of a seasonal industry and, in Hawaii, to certain seasonal workers in the pineapple industry. Under these provisions no benefits may be paid to the seasonal workers.

Hawaii-----	See footnote 1, p. 81.
Iowa-----	Individual who was employed solely within the canning season or who had wages of less than \$200 in other employment.
West Virginia-----	Individual with less than 100 days of employment in seasonal industry and less than \$100 in other covered employment.
Wisconsin-----	Individual with less than 18 weeks of employment with seasonal employer and solely within the operating season, and wages of less than \$200 in other covered employment earned in the 52 weeks preceding his seasonal employment.

Minnesota has a different type of restriction: seasonal wage credits are reduced in the proportion that the customary length of the operating period in which they were earned bears to the calendar year. There is no limitation on the period during which benefits based on such reduced wage credits may be paid.

Interstate Benefit Arrangements

To encourage a claimant to move from a State where no suitable work is available to one where there is a demand for the type of service he is able to render, States have entered into various agreements to

protect the benefit rights of claimants who have made such moves. Three interstate agreements specifically provide for the payment of benefits to claimants. These are the Interstate Benefit Payment Plan, the Basic Plan for Wage Combining, and the Extended Plan for Wage Combining.

Interstate Benefit Payment Plan.—This plan permits an individual to collect unemployment insurance benefits from the State in which he has qualifying wages although he is not physically present in that State. The State in which the individual is located takes his claims, acting as agent for the State that is liable for the benefits claimed. Determinations on eligibility, disqualifications, and the amount and duration of benefits are made by the liable States. All States have subscribed to this plan.

Basic Plan for Wage Combining.—This plan covers the claimant who has earned wages in two or more States but is not eligible for benefits in any one State, separately considered, because of insufficient wage credits. It permits him to become eligible by combining the wages he earned in all States under the law of the State in which he files his claim, even though he may not have earned any wages in that State. Wages earned by the claimant in the other States are available for wage-combining purposes only to the extent that they were earned during a period included in the base period of the State in which the claim is filed. The latter State makes the payment and is reimbursed on a pro rata basis by the wage-transferring States. All States with the exception of Alaska, Mississippi, and Puerto Rico have subscribed to this plan.

Extended Plan for Wage Combining.—All States with the exception of Alaska, Mississippi, Nebraska, New Jersey, North Carolina, and Virginia have subscribed to this plan. It relates to unemployed workers who have sufficient base-period wages to qualify for less than maximum benefits in one or more States, and insufficient base-period wages to qualify for benefits in one or more other States. They may, under this plan, combine wage credits earned in more than one State, under the law of the paying State, in order to increase the amount or duration of their benefits. Unlike the Basic Plan for Combining Wages, a claimant for benefits under the Extended Plan is assigned to a State which the claimant chooses and in which he has at least minimum qualifying wages. The Extended Plan also differs in that the State in which the claimant files for extended wage-combining benefits need not necessarily be the paying State. Under both wage-combining plans, once wages are transferred, the applicable law governing the claim is that of the paying State. The method of reimbursement differs from the basic plan in that the transferring States are charged only for the difference between the benefit amount for which the paying State is otherwise responsible and the increased monetary entitlement by reason of combining.

Table 25.—Summary of benefit provisions

State	Qualifying wages or employment in base period (number times weekly benefit amount unless otherwise indicated) ¹	Weekly benefit amount for total unemployment			Total benefits payable in benefit year				
		Computation (fraction of high-quarter wages unless otherwise indicated) ¹	Minimum ²	Maximum ²	Proportion of wages in base period (unless otherwise indicated) ³	Minimum		Maximum	
						Amount	Weeks ⁴	Amount ²	Weeks ⁴
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Ala.	1½ times high-quarter wages; and \$221 in 1 quarter.	½s-----	\$9.00	\$32.00	½-----	\$111.00	12+	\$832.00	26
Alaska....	1¼ times high-quarter wages but not less than \$500.	1.8-1.1 percent of annual wages, plus \$5 for each dependent up to lesser of wba or \$25.	10.00-15.00	\$45.00-70.00	30-29 percent ³ ----	150.00	15	\$ 1,170-1,820.00	26
Ariz.	30; and wages in 2 quarters.....	½s-----	10.00	35.00	½-----	100.00	10	910.00	26
Ark.	30; and wages in 2 quarters.....	½s up to 50 percent of State average weekly wage.	15.00	35.00	½-----	150.00	10	910.00	26
Calif.	\$600; if more than 75 percent paid in 1 quarter, lesser of \$750 or approximately 1½ times high-quarter wages.	½-½s-----	25.00	55.00	½-----	\$ 300.00	\$ 12	\$ 1,430.00	\$ 26
Colo.	30-----	60 percent of claimant's usual full-time weekly wage up to 50 percent of State average weekly wage.	14.00	48.00	½-----	140.00	10	1,248.00	26
Conn.	\$300; and wages in 2 quarters....	½s, plus \$4 for each dependent up to ½ wba.	10.00-14.00	45.00-67.00	½-----	\$ 120.00	\$ 10-12	\$ 1,170-1,742.00	\$ 26
Del.	30-----	½s-----	7.00	50.00	37 percent-----	78.00	11+	1,300.00	26
D.C.	1½ times high-quarter wages but not less than \$276; and \$130 in 1 quarter.	½s, up to 50 percent of State average weekly wage, plus \$1 for each dependent, up to \$3.	8.00-9.00	\$ 51.00	½-----	138.00	17+	\$ 1,734.00	34
Fla.	20 weeks of employment at average of \$20 or more.	½ of claimant's average weekly wage.	10.00	33.00	½ weeks of employment.	100.00	10	858.00	26
Ga.	36; and \$175 in 1 quarter and wages in 2 quarters.	½s-----	8.00	35.00	¼-----	72.00	9	910.00	26
Hawaii....	30-----	½s-----	5.00	55.00	Uniform-----	\$ 130.00	\$ 26	\$ 1,430.00	\$ 26
Idaho....	33+ -38+ but not less than \$572; and \$365 in 1 quarter and wages in 2 quarters.	½s-½s up to greater of 52½ percent of State average weekly wage or \$40.	17.00	45.00	30-29 percent ³ ----	\$ 170.00	\$ 10	\$ 1,170.00	\$ 26

Ill.....	\$750; and \$175 outside high quarter.	$\frac{1}{2}$ o- $\frac{1}{4}$ o, plus \$1-\$21 allowance for claimants with 1-4 dependents and high-quarter wages of more than \$911.25.	10.00	38.00-59.00	35-34 percent ³	\$ 260.00	⁴ 10-28	\$ 988-1,534.00	⁵
Ind.....	\$250; and \$150 in last 2 quarters.	$\frac{1}{2}$ o.	10.00	36.00	$\frac{1}{4}$	62.00	6+	936.00	26
Iowa.....	\$300; and \$200 in 1 quarter and \$100 in another.	$\frac{1}{2}$ o, plus \$1-\$14 allowances for claimants with 1-5 dependents and high-quarter wages of more than \$617.50.	10.00	30.00-44.00	$\frac{1}{2}$	100.00	10	780-1,144.00	26
Kans.....	30.....	$\frac{1}{2}$ o up to 50 percent of State average weekly wage.	10.00	46.00	$\frac{1}{4}$	100.00	10	1,196.00	26
Ky.....	1 $\frac{1}{4}$ times high-quarter wages with 8 times wba in last 2 quarters and \$250 in 1 quarter.	$\frac{1}{4}$ o.....	12.00	40.00	$\frac{1}{4}$	180.00	15	1,040.00	26
La.....	30.....	$\frac{1}{2}$ o.....	10.00	35.00	$\frac{3}{4}$	120.00	12	980.00	26
Maine.....	\$400.....	2.1-1.2 percent of annual wages.	9.00	34.00	Uniform.....	234.00	26	884.00	26
Md.....	1 $\frac{1}{4}$ times high-quarter wages; and \$192.01 in 1 quarter and wages in 2 quarters.	$\frac{1}{4}$ o, plus \$2 for each dependent up to \$8.	10.00-12.00	38.00-46.00	Uniform.....	260.00	26	988-1,196.00	26
Mass.....	\$700.....	$\frac{1}{4}$ o- $\frac{1}{2}$ o, plus \$6 for each dependent up to claimant's average weekly wage.	10.00-16.00	45.00-(⁹)	36 percent.....	252.00	⁴ 8+ -25+	1,350.00-(⁹)	30
Mich.....	14 weeks of employment at \$15.01 or more.	63-40 percent of average weekly wage; plus allowance of \$1-\$27 depending on claimant's average weekly wage and number of dependents.	10.00-12.00	33.00-60.00	$\frac{3}{4}$ weeks of employment.	95.00	9+	858-1,560.00	26
Minn.....	\$520.....	2.2-1.3 percent of annual wages.	12.00	38.00	42-33 percent ³	216.00	18	988.00	26
Miss.....	36; and \$130.01 in 1 quarter and wages in 2 quarters.	$\frac{1}{4}$ o up to lesser of 55 percent of State average weekly wage or \$30.	8.00	30.00	$\frac{1}{4}$	96.00	12	780.00	26
Mo.....	17 weeks of employment at \$15 or more.	$\frac{1}{2}$ o.....	3.00	40.00	$\frac{1}{4}$	78.00	⁴ 10+ -26	1,040.00	26
Mont.....	1 $\frac{1}{4}$ times high-quarter wages; and \$285 in 1 quarter.	$\frac{1}{2}$ o- $\frac{1}{4}$ o.....	16.00	34.00	(⁹).....	195.00	13	884.00	26
Nebr.....	\$600; with at least \$200 in each of 2 quarters.	$\frac{1}{4}$ o- $\frac{1}{2}$ o.....	12.00	38.00	$\frac{1}{4}$	132.00	11	988.00	
Nev.....	30.....	$\frac{1}{4}$ o, plus \$5 for each dependent up to lesser of \$20 or 6 percent of high-quarter wages.	8.00-12.00	37.50-57.50	$\frac{1}{4}$	80.00	10	975-1,495.00	26
N.H.....	\$600; with \$100 in each of 2 quarters.	1.7-1.2 percent of annual wages.	⁷ 13.00	⁷ 45.00	Uniform.....	⁷ 338.00	26	⁷ 1,170.00	26
N.J.....	17 weeks of employment at \$15 or more.	59-51 percent of claimant's average weekly wage.	10.00	50.00	$\frac{3}{4}$ weeks of employment.	128.00	12+	1,300.00	26

See footnotes at end of table.

Table 25.—Summary of benefit provisions—Continued

State	Qualifying wages or employment in base period (number times weekly benefit amount unless otherwise indicated) ¹	Weekly benefit amount for total unemployment			Total benefits payable in benefit year				
		Computation (fraction of high-quarter wages unless otherwise indicated) ¹	Minimum ²	Maximum ²	Proportion of wages in base period (unless otherwise indicated) ³	Minimum		Maximum	
						Amount	Weeks ⁴	Amount ²	Weeks ⁴
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
N.Mex.....	27+ -29+, but not less than \$300; and \$156 in 1 quarter.	1/26.....	\$10.00	\$36.00	3/26.....	\$180.00	18	\$1,080.00	30
N.Y.....	20 weeks of employment averaging at least \$15. ⁴	67-50 percent of claimant's average weekly wage.	10.00	50.00	Uniform.....	260.00	26	1,300.00	26
N.C.....	\$550; and wages in 2 quarters....	2.0-1.0 percent of annual wages.	12.00	35.00	Uniform.....	³ 312.00	⁴ 26	³ 910.00	⁴ 26
N.Dak.....	40; and wages in 2 quarters....	1/26 up to 50 percent of State average weekly wage.	16.00	43.00	(⁴).....	270.00	18	1,118.00	26
Ohio.....	20 weeks of employment at \$20 or more.	1/2 of claimant's average weekly wage plus \$5 for first dependent and \$3 each for next 2 dependents.	10.00-15.00	² 42.00-53.00	20 times wba for first 20 credit weeks plus 1 week for each 2 additional credit weeks.	200.00	20	² 1,092-1,378.00	26
Okla.....	1 1/2 times high-quarter wages, but not less than \$300, or \$3,000.	1/26.....	10.00	332.00	1/26.....	100.00	10	1,248.00	39
Oreg.....	20 weeks of employment averaging at least \$20, but not less than \$700.	1.25 percent of annual wages....	20.00	44.00	1/26.....	233.00	11+	1,144.00	26
Pa.....	32-45; with \$120 in 1 quarter....	1/26, or 50 percent of full-time weekly wage, if greater.	10.00	40.00	Uniform.....	300.00	30	1,200.00	30
P.R.....	21+ -30 but not less than \$150 with \$50 in 1 quarter and wages in 2 quarters.	1/11-1/26.....	7.00	16.00	Uniform.....	³ 84.00	⁴ 12	³ 192.00	⁴ 12
R.I.....	20 weeks of employment at \$20 or more; or \$1,200.	1/2 of claimant's average weekly wage, plus \$3 for each dependent up to \$12.	10.00-13.00	36.00-48.00	3/26 weeks of employment.	120.00	12	936-1,248.00	26
S.C.....	1 1/2 times high-quarter wages, but not less than \$300, and \$180 in 1 quarter.	1/26 up to 50 percent of State average weekly wage.	10.00	37.00	1/26.....	100.00	10	814.00	22
S. Dak....	\$600 and \$250 in 1 quarter; and wages in 2 quarters.	1/22-1/26.....	12.00	34.00	32-26 percent.....	192.00	16	816.00	24
Tenn.....	38; and \$286.01 in 1 quarter....	1/26.....	12.00	36.00	1/26.....	144.00	12	936.00	26
Tex.....	\$375 with \$250 in 1 quarter and \$125 in another. ⁴	1/26.....	10.00	37.00	27 percent.....	102.00	10+	962.00	26

Utah.....	19 weeks of employment at \$20, but not less than \$700.	$\frac{1}{2}$ s up to 50 percent of State average weekly wage.	10.00	46.00	(*)-----	100.00	⁴ 10-22	1,656.00	36
Vt.....	20 weeks of employment at \$20 or more.	$\frac{1}{2}$ of claimant's average weekly wage for highest 20 weeks up to 50 percent of State average weekly wage.	10.00	42.00	Uniform-----	⁵ 260.00	⁵ 26	⁵ 1,092.00	⁵ 26
Va.....	38, but not less than \$450.	$\frac{1}{2}$ s	12.00	34.00	$\frac{1}{4}$ -----	120.00	10	816.00	24
Wash.....	\$800	2.0-1.1 percent of annual wages.	17.00	42.00	$\frac{1}{4}$ -----	267.00	15+	1,260.00	30
W. Va.....	\$700	1.6-1.0 percent of annual wages.	12.00	35.00	Uniform-----	312.00	26	910.00	26
Wis.....	18 weeks of employment averaging at least \$16. ⁴	63-51 percent of claimant's average weekly wage up to 52 $\frac{1}{2}$ percent of State average weekly wage.	11.00	53.00	$\frac{7}{16}$ of first 20 weeks of employment and $\frac{9}{16}$ of remaining weeks up to 45.	137.50	12+	1,802.00	34
Wyo.....	26 weeks of employment with 24 hours and \$18 in each week; and 1 $\frac{1}{2}$ times high-quarter wages; with \$250 in 1 quarter.	$\frac{1}{2}$ s up to 50 percent of State average weekly wage.	10.00	² 45.00	$\frac{3}{4}$ -----	144.00	⁴ 12-15	² 1,170.00	26

¹ When State uses a weighted high-quarter formula, annual-wage formula, or average weekly-wage formula, approximate fractions or percentages are figured at midpoint of lowest and highest normal wage brackets. When dependents' allowances are provided the fraction applies to the benefit for claimant with no dependents.

² When 2 amounts are given, higher includes dependents' allowances; at the minimum weekly benefit, the maximum allowance for 1 dependent. The maximum weekly benefit in District of Columbia is the same with or without dependents. In Massachusetts, maximum augmented payment is limited by claimant's average weekly wage as defined. Maximum weekly benefit payable to interstate claimants is limited: in Alaska to \$20 and no dependents' allowance; in Ohio, to the average weekly benefit amount being paid at beginning of claimant's benefit year in State where claim is filed; and, in Wyoming, to 75 percent of amount computed under Wyoming law or the maximum weekly benefit in the State where claim is filed, whichever is lower. Duration of benefits to interstate claimants is computed in these 3 States as though they received the full weekly benefit.

³ In States with weighted schedules, the percent of benefits is figured at the bottom of the lowest and of the highest wage brackets; in States noted, the percentages vary for other brackets. In Utah, duration is based on a ratio of annual wages to high-quarter wages (less than 1.6 to 3.3).

⁴ Weeks in cols. 7 and 9 mean weeks of total unemployment. Figure shown in col. 7 applies to claimants with minimum weekly benefit and minimum qualifying wages. In States noted, the minimum duration varies according to distribution of wages within the base period: the longer duration applies with the minimum weekly benefit amount

and the shorter duration applies with the maximum possible concentration of wages in the high quarter (which results in a weekly benefit amount higher than the minimum).

⁵ Benefits are extended when unemployment in State reaches specified levels: in California, Connecticut, Hawaii, Idaho, Illinois, and Vermont, by 50 percent; and in North Carolina, by 8 weeks. In Puerto Rico, benefits are extended by 40 weeks in certain industries, occupations, or establishments when a "special unemployment situation" exists.

⁶ 3 levels of duration are provided: In Montana, 13 weeks of benefits for claimant with minimum qualifying wages; 20 weeks of benefits if, in addition, he earned at least \$100 in each of 2 quarters outside his high quarter, and 26 weeks of benefits, if he had at least \$100 in each of 3 quarters outside high quarter. In North Dakota, 18 weeks of benefits if base-period wages equal 40-54 times weekly benefit amount; 22 weeks of benefits if wages equal 55-69 times weekly benefit, and 26 weeks of benefits if wages equal at least 70 times weekly benefit.

⁷ Effective Apr. 1, 1964; see tables 19 and 23 for amounts applicable before that date.

⁸ Or 15 weeks in last year and 40 weeks in last 2 years at average weekly wage of \$15 or more (New York); or 14 weeks in last year and 55 weeks in last 2 years at average of \$16 or more (Wisconsin); or \$3,000 in base period (Oklahoma); or \$1,200 in base period (Rhode Island), or \$450 with \$50 in each of 3 quarters or \$1,000 in 1 quarter (Texas). After June 1964, alternative requirement in Wisconsin is 14 weeks of employment in last year and a total of 55 weeks in last year plus any base period which ended not more than 10 weeks before the beginning of last year.